

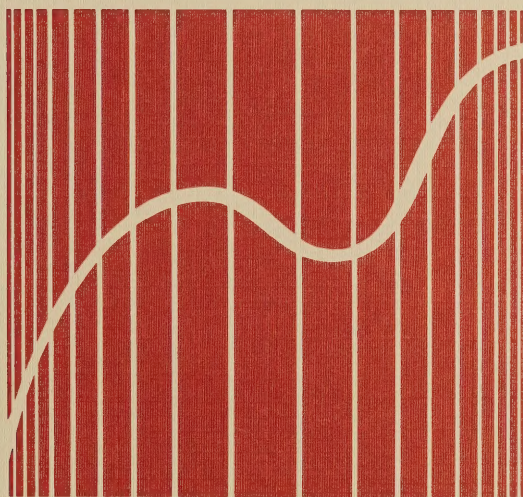
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FINAL REPORT TO THE GOVERNOR
FROM
THE NORTH CAROLINA ASSEMBLY
ON WOMEN AND THE ECONOMY

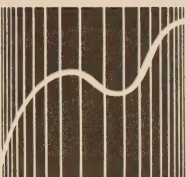
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Women
and
the
Economy

Dr. Juanita Kreps
Honorary Chair

Wilma C. Woodard
N. C. Senate

J. Allen Adams
N. C. House of
Representatives

Jane Smith Patterson
Secretary
N. C. Department
of Administration

Aura Carpenter Bingham
Director
Governor's Conference on
Women and the Economy
116 W. Jones Street
Raleigh, N. C. 27611
(919) 733-4131

Governor James B. Hunt, Jr.
Members of the General Assembly
Raleigh, North Carolina 27611

Dear Governor Hunt and Members of the General Assembly:

It is with great pleasure that we submit this report to you on behalf of the North Carolina Assembly on Women and the Economy and the participants of the Governor's Conference on Women and the Economy.

The Women and the Economy effort originated over the concern about the rising incidence of poverty among women in North Carolina. Through its activities and subsequent recommendations, we hope that conditions can be alleviated for those women who already face poverty, and that actions can be taken to prevent other women and their families from falling into poverty.

The women and men of the Assembly - the citizens committee you appointed to study the role of women in the economy - have worked countless hours over a six-month period to analyze the economic problems and opportunities facing women and to develop some appropriate ways to address these concerns. The Assembly's preliminary recommendations were presented to nearly 1,000 participants of the Governor's Conference on Women and the Economy. The participants studied these proposals thoughtfully and offered significant refinements and contributions to them, based on their personal experiences and insights.

We are proud to present the work of this Assembly and Conference to you. It provides a strong and well-thought out foundation from which to work to ensure that women and their families can participate fully in North Carolina's economy. We know that you share this goal with all of us.

For the thousands of North Carolina citizens who will benefit from these proposals, we thank you.

Wilma Woodard

Wilma Woodard
Co-Chair

Al Adams

Al Adams
Co-Chair

WW:AA/bkh
Attachment

FINAL REPORT

OF THE

NORTH CAROLINA ASSEMBLY ON WOMEN AND THE ECONOMY

MAY 1984

**Office of Policy and Planning
N. C. Department of Administration
116 West Jones Street
Raleigh, North Carolina 27611**

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INTRODUCTION

"It is time North Carolina realized that we cannot reach our full economic potential until women are full economic partners at home and at work."

-- Governor James B. Hunt, Jr.

These were the words with which Governor Hunt opened the Governor's Conference on Women and the Economy in the fall of 1983. They pinpoint the reason for the conference, and for the recommendations on education, employment, financial security, and business development that comprise the body of this report.

The conference and this report represent the culmination of a year-long, comprehensive look at women and their families and their relationship to the economy. This is the first such examination of this crucial relationship in North Carolina and, perhaps, the nation.

The effort began in early 1983, when Governor Hunt appointed the 150-member N. C. Assembly on Women and the Economy. After investigating the issues, the assembly members came up with the more than 100 preliminary recommendations which were discussed and refined during the conference.

The road to economic partnership is a long one, but the implementation of these recommendations will put women on their way to gaining the kind of respect, recognition and economic value that have been missing for so long.

In her remarks to the conference, Honorary Chair Juanita Kreps said:

"This challenge, then: Our agenda for North Carolina women's future -- and the future of the state's economy -- must be broad enough to carry us through the eighties, yet specific enough to address those inequities immediately before us. In honing that agenda, we have an opportunity to shape the thinking of the state's leadership, both public and private.

The decisions our leaders make, in turn, must reaffirm North Carolina's commitment to both equity and economic progress. There is no more worthy cause for North Carolina, the state that prides itself -- and justly so -- on its splendid record of promoting human achievement."

The final recommendations in this report provide North Carolinians with that agenda -- an agenda for improving the economic position of women by suggesting specific solutions for achieving economic parity and full participation in the economy.

The recommendations are directed not only to all levels of government, but to business and industry and civic and professional organizations across the state.

The members of the assembly hope that you will carefully study and consider these recommendations and their justifications, and that you will join with other concerned North Carolinians to work for change in the areas of most interest to you.

No one person, organization or government entity can take responsibility for implementing all the recommendations. It will take continued citizen involvement to influence our elected officials and to demand changes in attitudes that have kept women from being full economic partners.

At the close of his remarks, Governor Hunt said:

"Today nearly half of North Carolina's work force is female. Women are in the factories, at the office, behind the counter, in the classroom, on the farm. They also need to be in the boardrooms, in the foreman's office, in the president's office and in those paneled rooms where the decisions are being made.

My challenge to you as you begin this conference, is to chart a course that will make that happen."

This report is the answer to the governor's challenge.

CHAPTER ONE

WOMEN AND EDUCATION

Introduction

Education has probably never been more essential for economic well-being than in today's increasingly technological and specialized society. This fact is particularly important for women because women's economic status and their educational opportunities are directly linked.

The last ten years have seen considerable progress in equalizing women's educational opportunities with men's. In 1972 Congress passed the Education Amendments Act. Additional laws pertaining to sex equity followed: in 1976 Congress passed the Education Amendments to the Vocational Education Act of 1963, and in 1978 passed the Women's Educational Equity Act.

There is no doubt that these laws have helped broaden educational opportunities for women, but many problems have yet to be resolved. Addressing the needs of women and education, however, does not stop with addressing the problems of the formal educational system. Perhaps the biggest single problem facing women today is the lingering stereotypes about women and their abilities. For example, some people feel that women are somehow incapable of being good scientists or mathematicians or that they do not need to be trained for the higher-paying jobs.

These stereotypes have been reinforced not only in the schools but also in the media. They are evident in many ways: in the number of women enrolled in traditional women's programs, in the small number of women teaching in the non-traditional vocational fields, and in the number of women enrolled in professional education programs such as medicine, dentistry, and law. Media portrayals compound the stereotypes, frequently showing women as timid, submissive, and emotional.

In addition, there are women with special educational needs, among them minority, handicapped, incarcerated, poor, second-career, and older women. In many cases they need training beyond that which they received in school. As they return to school or seek training, many also need assistance in other areas, such as child care and meeting tuition costs and travel expenses. The problems of women in these categories deserve immediate attention.

Further, if women are to participate equally with men as leaders in business, government, and education, they need increased opportunities for leadership training. Considerable progress has been made in this area, most notably in the program coordinated by the N.C. Council on the Status of Women. Because of traditional roles and self-concepts often reinforced by the media, many women have not developed a positive self-image, leaving them lacking the very quality that makes a good leader.

Another component of education concerns economics. Few women have been taught very much about financial planning or investments. Certainly a grasp of the basic principles of economics would help adults make wise economic decisions. For this reason North Carolina needs more and better economics education programs in its schools and extension programs.

Recognizing that education is essential for economic well-being, the Education Task Force investigated four educational problems related to women's economic status.

The first section of this chapter, "Sex Equity in Education," discusses the effects of sex discrimination and sex-role stereotyping throughout the educational system. Its topics include:

- Mathematics and Science Education
- Vocational Education and Job Training
- Women's Gains in Higher and Professional Education
- Business Education
- Teachers and Administrators as Role Models
- Financing Additional Education or Extra Training
- Upgrading and Making Available Dependent Care
- Thinking in New Ways: The Role of Career Counseling
- Teachers and Counselors
- Helping the Laws Accomplish Their Goals

The second section, "Leadership Training," examines the problems women face in achieving economic parity with men and recommends ways to remove barriers that prevent women from entering leadership ranks.

Section three, "Economics Education," discusses ways to help women make more informed economic decisions.

The last section, "Image of Women in the Media," addresses the problems which are reinforced by the media's stereotyped portrayals of women.

SEX EQUITY IN EDUCATION

Many of the economic problems facing women today can be traced to limited education and training in traditional fields.

Historically, sex discrimination and sex-role stereotyping either forced or prompted girls and women to pursue areas of study that led to unpaid or low-paying jobs or prevented them from receiving any job-related training at all.

Responding to this problem, Congress in 1972 banned sex discrimination in educational programs through Title IX of the Education Amendments Act.(1) Further, the 1976 Education Amendments to the Vocational Education Act of 1963 charged state and local education agencies to take steps to overcome sex discrimination and sex stereotyping in vocational education.(2) And in 1978, the Women's Educational Equity Act provided limited funds for developing, testing, and distributing new materials to promote equal education for girls and women.(3)

Since 1972, women in North Carolina have progressed considerably toward achieving equal educational opportunity. But despite these advances, girls and women continue to suffer disadvantages through the educational system.

Mathematics and Science Education

The prospect of a high technological economy of the future has in part prompted concern about the lack of females' academic achievement in science and mathematics. But the widespread impression that girls are not interested in these subjects and do not perform in them as well as boys is only partially supported by research.

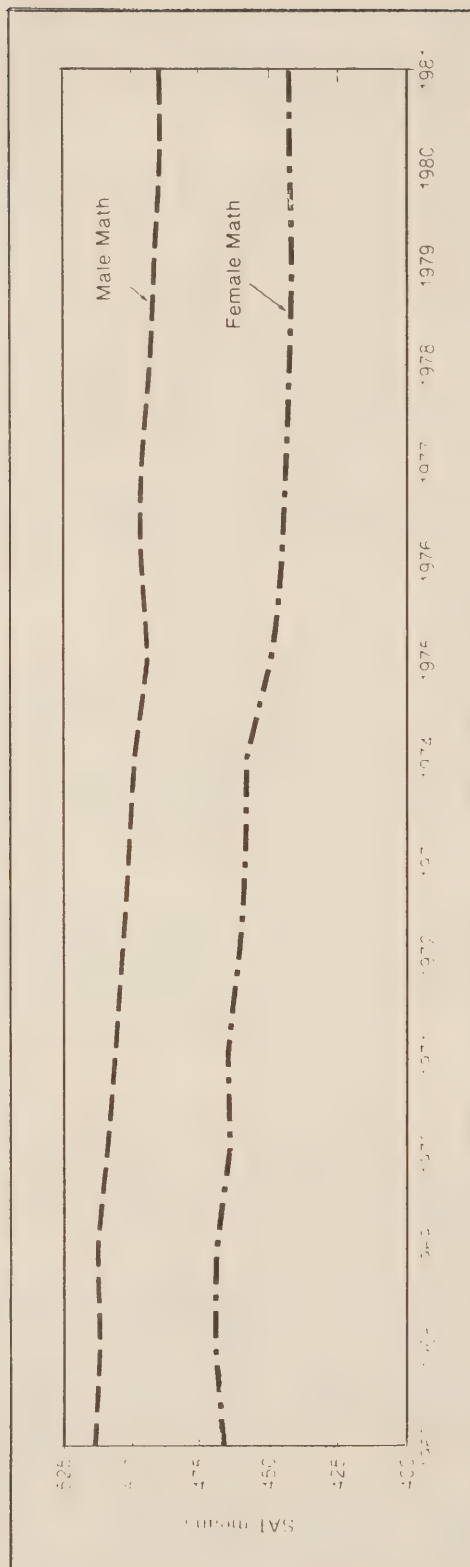
While the 1977-78 National Assessment of Educational Progress found that nine-year-old boys and girls had roughly the same scores on tests of mathematical knowledge, skills understanding and applications, it also found that seventeen-year-old boys scored significantly higher than their female peers in these same areas.(4)

On the other hand, the results of the 1982 N.C. Annual Testing Program indicate that elementary school girls do relatively better than boys in math at the same level. In addition, the results of the state's competency test in the eleventh grade showed that 90.7 percent of the girls passed, compared to 89.3 percent of the boys.(5) And it seems that secondary school girls in North Carolina compare better with boys than do their counterparts in other states. In 1983, on the mathematics portion of the California Achievement Test, ninth-grade North Carolina girls scored at the 59th percentile while the boys scored at the 52nd percentile.(6) Among college-bound high school students, however, boys in North Carolina and the nation had higher average Scholastic Aptitude Test (SAT) scores on mathematics than girls.(7) (See Figure 1) But the difference between boys and girls in North Carolina (8) was smaller than in the rest of the states.(9)

Data such as these indicate that the superior mathematics

Figure 1

NATIONAL MALE AND FEMALE PERFORMANCE ON THE MATHEMATICS PART OF THE SCHOLASTIC APTITUDE TEST



Source: American Council on Education, *High School Senior Scholastic Aptitude Test Scores, 1973-1981*, 1981, p. 1.

Between 1973 and 1981, the difference in male and female averages widened from 42 points to 49 points. This difference is even greater for students with an outstanding high school record; men in the top tenth of their class have a mathematical average that is 63 points higher than that of women in the top tenth of their class.

achievement of boys does not usually appear until junior high school, suggesting that environmental factors may be responsible for this difference. As girls age, they become increasingly affected by the stereotype which says that they should not be as interested in nor do as well as boys in mathematics.

In the sciences girls seem to fall behind boys at an earlier age than they do in mathematics. In 1977, the National Assessment found that by age nine boys knew and comprehended more science than did girls.(10) By age seventeen the gap in science achievement widened considerably. This was especially true in the physical sciences, where boys' scores exceeded girls' by 5.1 percent at age 9 and by 9.2 percent at age 17. Statewide science achievement data are comparable to the national data.

If sex-role stereotypes influence girls, their attitudes toward science should be less positive than boys' attitudes. National surveys suggest this to be the case. Data from the National Assessment suggest that during junior and senior high school girls become less interested in science generally, and their attitudes toward science as a possible career become less favorable than do boys'.(11) The lower math and science achievement of girls and their less favorable attitudes toward science are bad omens because of the growing economic importance of high technology.

Available data on high school enrollment support the research findings. Because North Carolina does not record how many boys and girls enroll in math and science courses, it cannot be determined whether more boys than girls take these kinds of courses. However, national statistics show that more boys than girls enroll in math and science courses. According to the National Science Foundation, more boys than girls enroll in advanced algebra, geometry, trigonometry, and calculus courses in high schools across the country.(12)

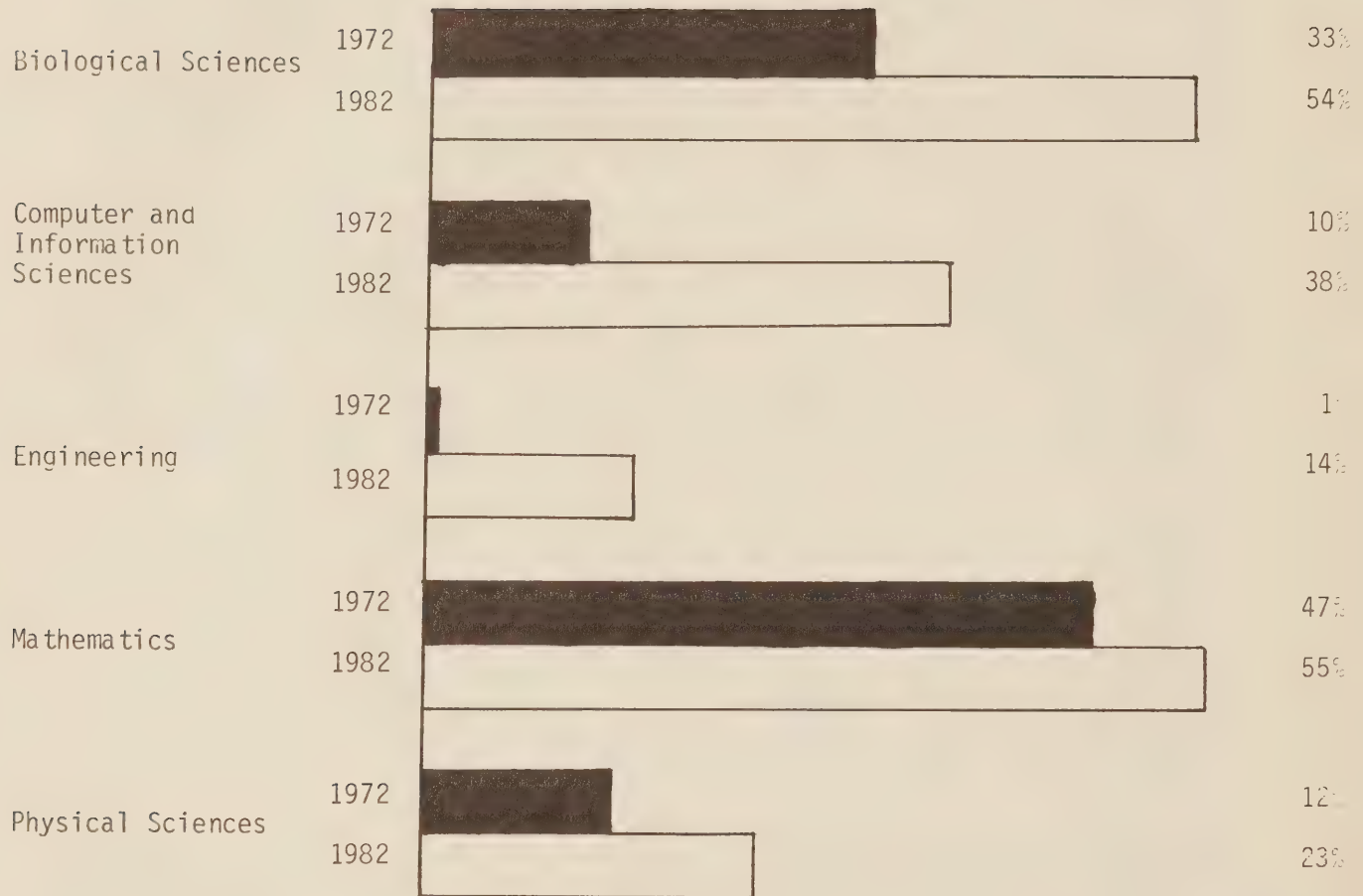
Enrollment figures are available, however, for math, science, engineering, and computer science majors in the state's colleges and universities. (See Figure 2) These figures reveal substantial gains in the percentage of women taking undergraduate degrees in these fields.

Since 1972, the percentage of women studying computer and information sciences has risen from 10 to 38 percent. The number of degrees taken in the physical sciences and engineering grew during this period also, but less than one-fourth of the total degrees granted in 1982 were earned by females.

The enrollment data also suggest that race is an additional obstacle in these fields. Except in the biological sciences, black women earned considerably fewer than half of the degrees awarded to blacks in math, science, engineering, and computers. Furthermore, black women received less than five percent of all the degrees awarded in these technical fields.

Figure 2

Percentage of Bachelor's Degrees in Mathematics, Science, Engineering,
and Computer Science: 1972 - 1982



Recommendation 1: Urge the state of North Carolina and all school systems, colleges, and universities to increase the educational opportunities for women in mathematics, science, engineering, and other technical fields, and to adopt instructional counseling and approaches that will facilitate the entry and success of the female students in these fields.

The trends suggest that although women are now doing well relative to men in mathematics, they still experience many problems in the physical sciences, engineering, and computer science. Compared with men, they take fewer courses, earn fewer degrees, and demonstrate less proficiency. Because these disciplines will play a central role in the future economy, women must receive more and better training in them during their public school, college and graduate school education. Girls in junior and senior high school need to be encouraged to take elective courses in mathematics and the physical sciences, especially chemistry, physics, and computer science.

During the past fifteen years, much attention has been focused on female students' "math anxiety" and apparent lack of aptitude in science. Special support programs have helped women overcome their apprehension about mathematics and science. Innovative instructional approaches have been devised that help female students acquire more easily and quickly the problem-solving skills necessary to master these subjects.(13) The N.C. School of Science and Mathematics has successfully used some of the new approaches. Schools and colleges must encourage female students to take mathematics, physical sciences, computer science, and engineering, and they must use instructional and counseling techniques that will improve their chances of success.

Vocational Education and Job Training

Most vocational education programs in North Carolina's secondary schools remain quite segregated by sex. Even though increasing numbers of girls enrolled in non-traditional, vocational education courses during the 1970s, enrollment data for 1981 show that most of the students in technical and agricultural programs were boys (See Figure 3):

- Industrial arts--73 percent male
- Trade and industrial--84 percent male
- Agricultural--86 percent male (14)

As in the past, girls dominate in programs that prepare them for jobs that, however worthwhile, are unpaid or relatively low-paying:

- Home Economics--78 percent female

Figure 3

Changes in Girl's Vocational Education Enrollments in Secondary Schools:

1979-1981

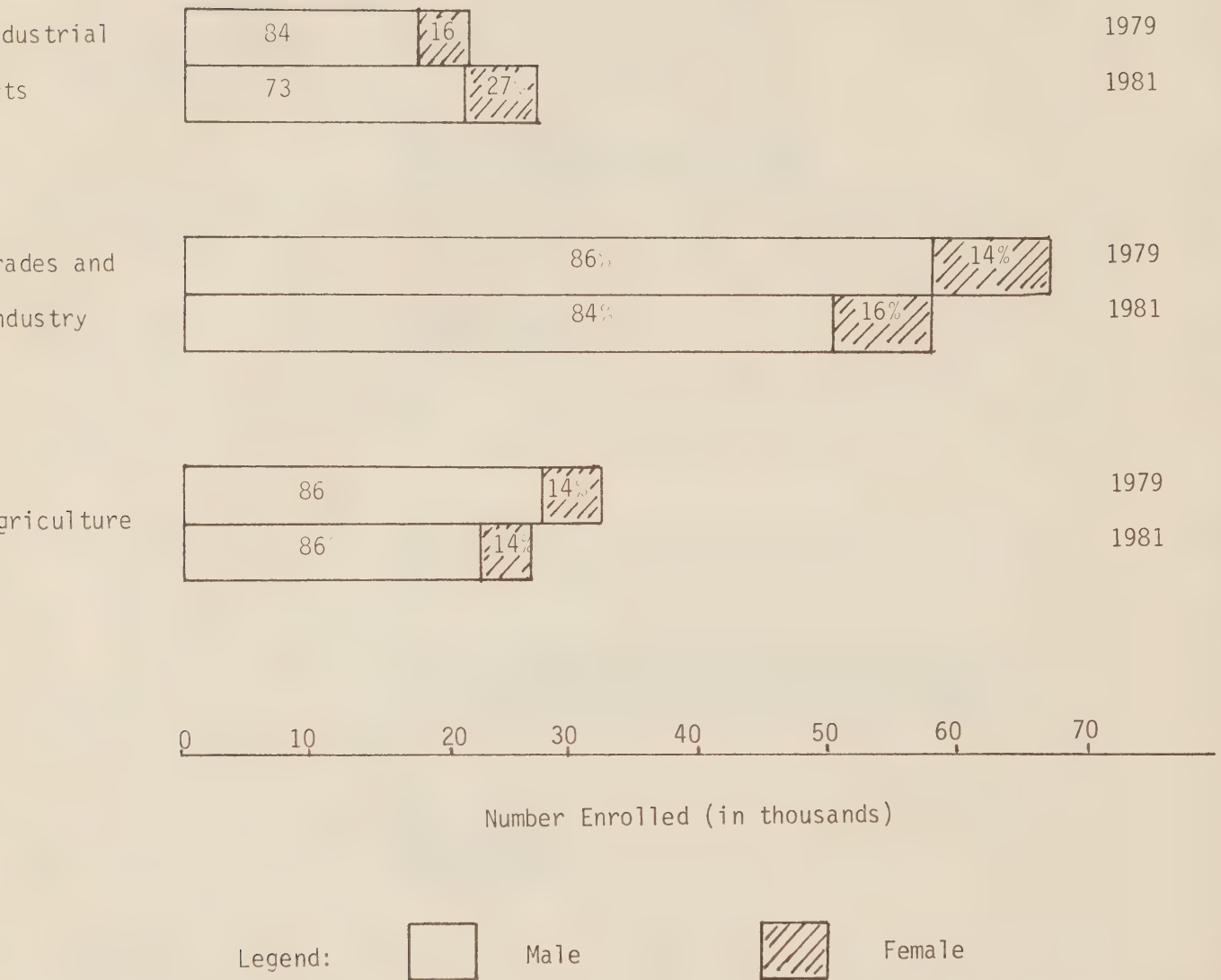
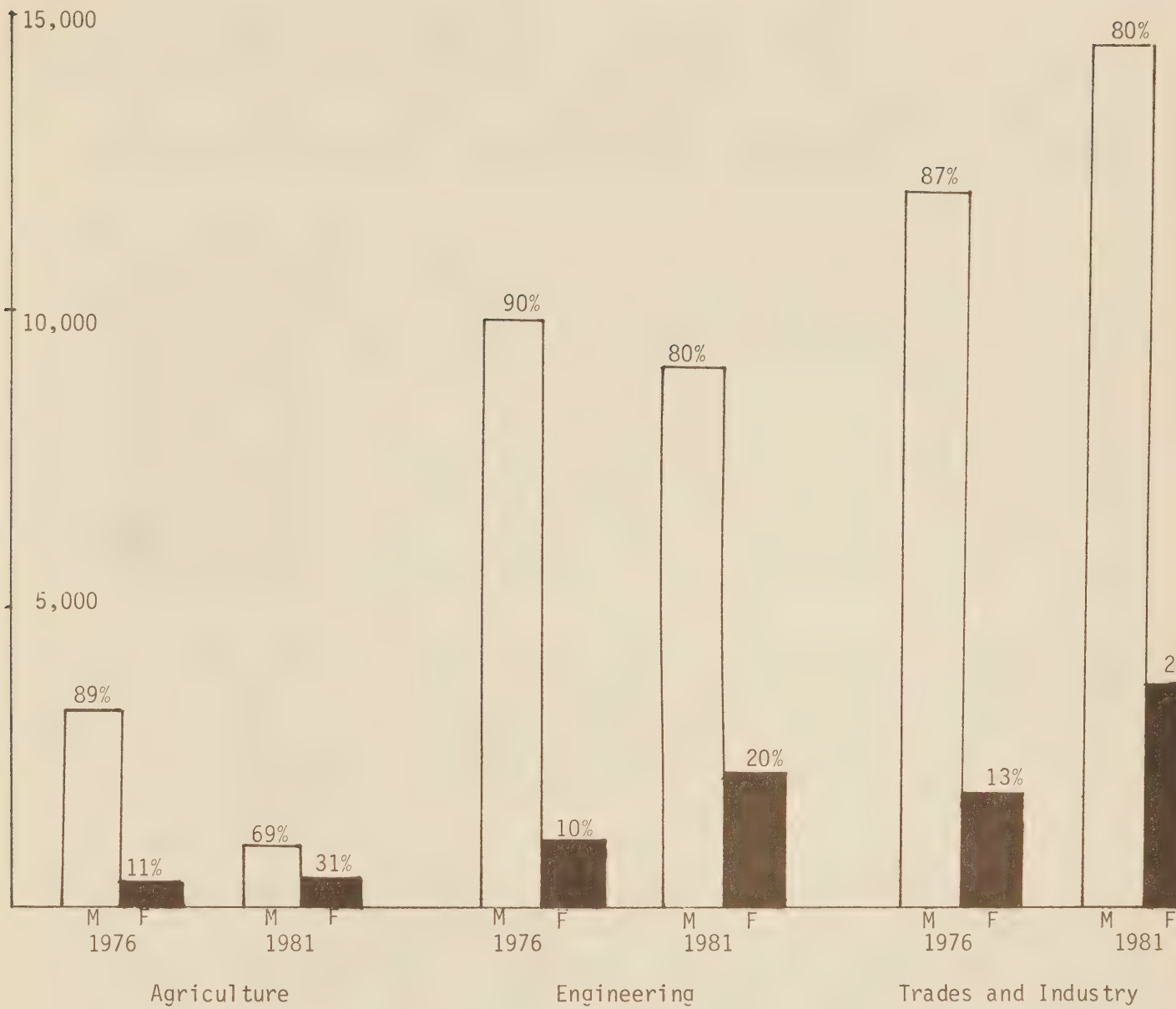


Figure 4

Enrollment



Legend:



Male



Female

M

F

Relative Changes in Male and Female Votech Enrollments: 1976-1981

- Marketing and Distributive Education--84 percent female
- Business and Office Education--84 percent female
- Health Occupations Education--86 percent female (15)

Role models for non-traditional vocations are scarce because vocational education teachers reflect the same sex ratios as student enrollments.

North Carolina agencies are attempting to deal with this problem. The Sex Equity staff in the Division of Vocational Education of the N.C. Department of Public Instruction conducts workshops, provides technical assistance, and engages in other activities designed to promote sex equity in vocational programs.(16) But funding and staff constraints presently limit the amount of help given teachers, students, and parents through this program.

The 58 community colleges and technical institutes show similar enrollment patterns in their vocational/technical programs. For example, 80 percent of the students enrolling in engineering science and trades and industry are men. However, during the past five years more women have enrolled in both these non-traditional programs.(17) (See Figure 4) But the enrollment gains have not been equal for all groups of women. More white females enrolled in vocational/technical courses than did black females.(18)

The N.C. Department of Labor also offers vocational education and skill training through its apprenticeship and pre-apprenticeship programs. There, the cooperating community college provides the students with on-the-job and related classroom instruction. The N.C. Department of Natural Resources and Community Development, initially through the Comprehensive Employment and Training Act (CETA) and now through the Job Training Partnership Act (JTPA), has funded many job training programs during the past eight years.

These programs have provided small numbers of women with job training in skilled trades, traditionally the province of men. While only about 8.1 percent of the recognized apprentices in North Carolina are women, this number represents an increase from less than 1 percent in 1977. (19) It is important to note, however, that women frequently decline opportunities for pre-apprenticeship training in non-traditional fields, such as electrical or masonry skills, even though they are capable of performing successfully. The majority of women continue to train for jobs that are low-level and low-paying, a pattern illustrating the powerful, lingering effect of sex-role stereotyping.

Recommendation 2: Request the General Assembly, state and local school boards and educational institutions to increase support for vocational education.

- a. **Expand funding for vocational education in non-traditional areas and encourage females to enter and teach in these fields.**

- b. Continue support and increase present levels of funding for traditionally female fields and adopt approaches that will encourage the participation of males in these programs.**

The Legislature, school boards, community colleges, and other educational institutions should expand funding to permit an increase in female enrollment in non-traditional vocational fields. Young women must be encouraged to pursue training in those fields which lead to higher-paying jobs and brighter economic futures. At the same time agencies should ensure that training opportunities exist for those women who want careers in traditionally female fields, especially those in which future demand is likely to be great, such as nursing and secretarial work. Young men should be encouraged to enroll in traditionally female vocational areas in order to break down traditional sex stereotyping and to reduce discriminatory wage pricing which characterizes exclusively female occupations.

Recommendation 3: Request the Employment Security Commission to work with the state's educational institutions as well as private industry to provide training for unemployed women, with special attention to dislocated workers under Title III of the Job Training Partnership Act.

Greater cooperation among the Employment Security Commission (ESC), the state's educational institutions and private industry could lead to more job training for unemployed women. At present the ESC has the authority to require unemployed workers to obtain training as a condition for receiving benefits. Although this requirement has been imposed only rarely, it has produced positive results in those cases.(20) The ESC should do everything possible to ensure that unemployed females, especially women dislocated due to plant closings or automation, possess the skills required for productive employment.

Recommendation 4: Request the General Assembly and the Department of Correction to provide more education, vocational counseling, and job training to women in prisons and training schools.

- a. Provide job training for all women inmates and funds for the purchase of necessary equipment.**

- b. Ensure that job training for women in prisons and training schools is provided in areas for which there are jobs available; counsel women before they leave prisons about the availability of jobs in areas to which they plan to return; and provide training in job-seeking skills, assistance in obtaining job interviews, and systematic follow-up support.
- c. Urge the state to implement a consistent, uniform policy concerning education and job training for women in prisons and training schools.
- d. Encourage community involvement in prison teaching and training through executive loan programs and other community resources.

Women in prisons and training schools traditionally have not had the same opportunity to acquire economically valuable job skills as their male counterparts. The Division of Prisons in the N.C. Department of Correction has recently begun to remedy this inequity. However, much remains to be done.

Through increased access to community resources, female inmates should be provided more basic education, vocational counseling, job training, and assistance with finding employment when released. Additional funds are needed for equipment and teachers.

Women's Gains in Higher and Professional Education

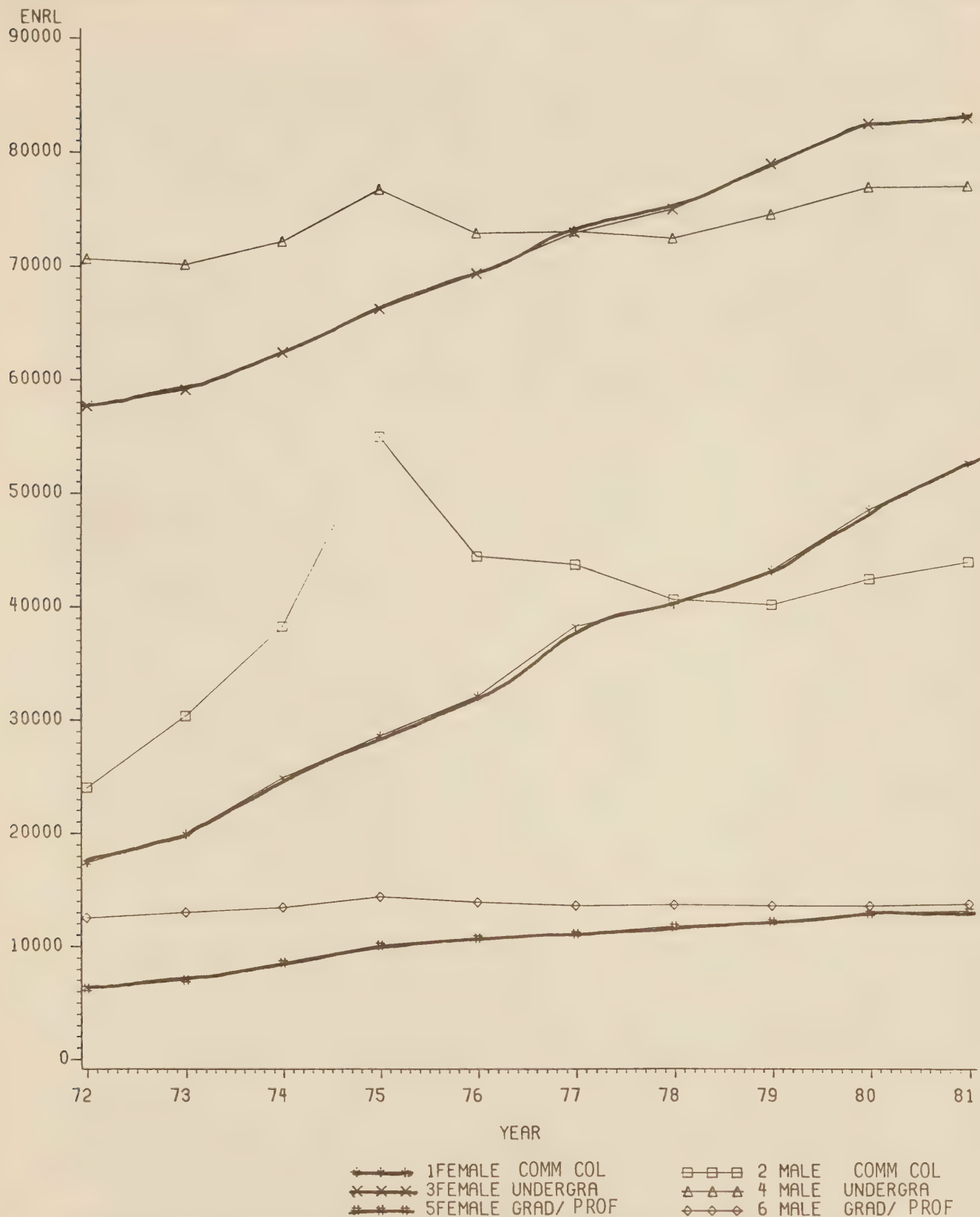
North Carolina's community colleges and technical institutes have witnessed a dramatic rise in female enrollments. In the five years from 1976 to 1981, the percentage of women attending community colleges and technical institutes increased from 42 percent to 55 percent.(21) Over the past decade, North Carolina's public and private colleges have also seen a growing percentage of women enrolled in bachelor degree programs, from 44 percent in 1972 to 52 percent in 1982.(22) (See Figure 5)

Substantial imbalances persist, however, in seven out of 23 fields in which undergraduate degrees are awarded. In four fields women dominate today as they have in the past:

- Education--91 percent female
- Nursing--96 percent female
- Home Economics--97 percent female
- Library Science--85 percent female (23)

On the other hand, men continue to receive the bulk of the degrees

FALL HEADCOUNT ENROLLMENT BY LEVEL AND SEX: 1972 TO 1981



Prepared by University of North Carolina General Administration, April, 1983.

in agriculture (76 percent), engineering (91 percent), and physical science (79 percent).(24) More women than men attend college part time: in 1982, 56 percent of part-time students were women.(25) Data from 1982-83 show that, relative to males of their race, more black females than white females enrolled at the undergraduate level. (See Table 1) Fifty-six percent of black students are female, while 51 percent of white students are female.(26)

At the graduate level female enrollments have steadily increased over the last ten years, and the proportion of women graduate students reached one-half last year.(27) But the same imbalances noted at the undergraduate level also exist in graduate programs. Moreover, women tend to study for master's degrees rather than doctoral degrees. Though at present only 25 percent of doctoral candidates are women, this represents a substantial gain over a few years ago.(28)

In graduate school, black females seem to do relatively better compared to males of their race than do white females: 66 percent of black graduate students receiving degrees in 1982 were women while 53 percent of white graduate students were women. However, black females represent only 6 percent of all graduate students, whereas they made up 12 percent of the total North Carolina population in 1980.(29) Race and sex continue to be double disadvantages for minority females.

As Figure 6 shows, women have made dramatic gains in professional education since 1972. The relative frequency of women earning degrees in medicine (MD), dentistry (DDS), and law (JD) increased from 1 to 20 to roughly 1 in 4 during the past ten years. Yet, even today women receive fewer than 30 percent of the degrees awarded.(30) Black women are especially underrepresented in medicine, dentistry, and law. They earned only 4 percent of all degrees in these fields, a contrast to the 12 percent of the population they represent.(31) (See Table 1)

Business Education

Over the last ten years, business degree programs such as accounting, finance, and management have experienced a tremendous increase in the number of women enrolling at both the undergraduate and graduate levels. The percentage of undergraduate business degrees awarded to females rose from 13 percent to 43 percent.(32) In the Master's in Business Administration (MBA) program at the University of North Carolina at Chapel Hill, female enrollment rose from 14 in 1972 to 127 in 1982, while the number of males declined from 264 to 214.(33) Although males received 72 percent of the MBA degrees awarded at North Carolina institutions in 1982, women have made visible progress in gaining opportunities for advanced training in business. However, very few women hold faculty appointments or administrative positions in the business departments and schools.

Table 1

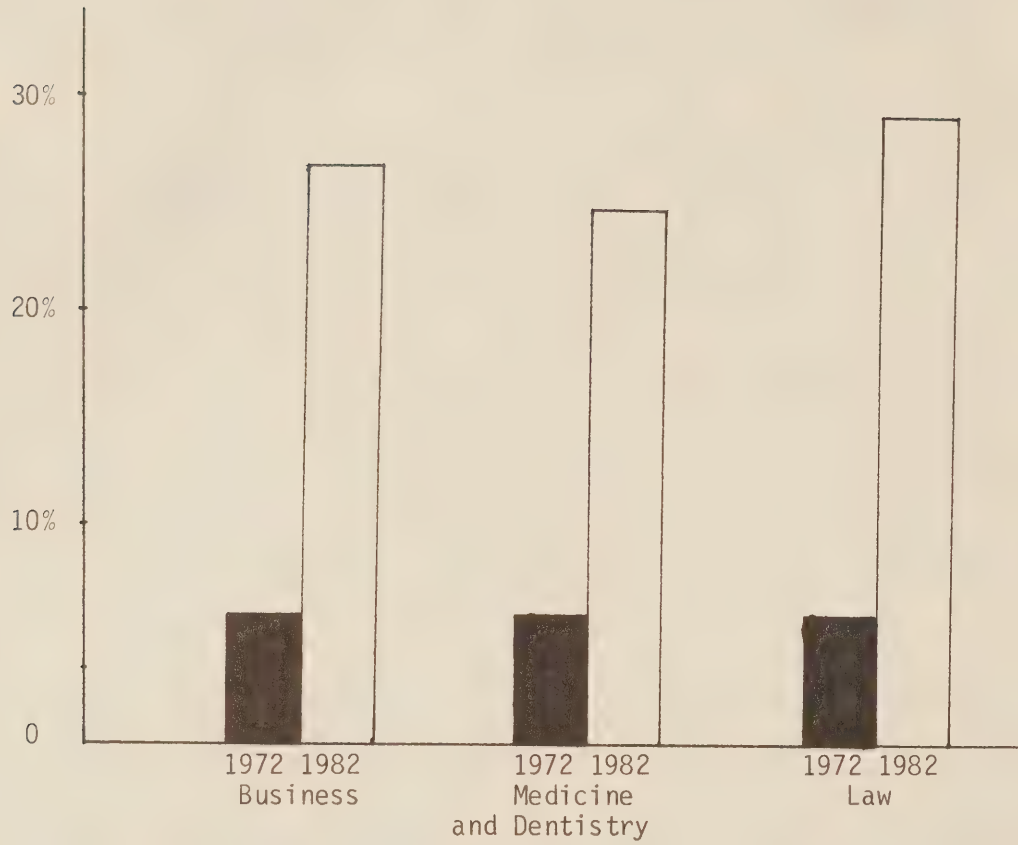
Higher Education Enrollment for White, Black, and Other Minority
Students in North Carolina During 1982-83*

		<u>Black</u>		<u>White</u>		<u>Other Minority</u>		<u>Total</u>
		<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	
Undergraduate								
Number		12,197	15,821	55,894	58,023	3,598	2,043	147,576
Percentage of Sex		44%	56%	49%	51%	64%	36%	
Percentage of Total		9%	11%	38%	39%	2%	1%	100%
Graduate								
Number		661	1,223	8,188	9,230	1,236	454	20,992
Percentage of Sex		34%	66%	47%	53%	73%	27%	
Percentage of Total		3%	6%	39%	44%	6%	2%	100%
Professional								
Number		245	190	3,026	1,320	122	51	4,954
Percentage of Sex		56%	44%	70%	30%	71%	29%	
Percentage of Total		5%	4%	61%	27%	2%	1%	100%

*Source: Division of Planning, University of North Carolina General
Administration, April, 1983.

Figure 6

Professional Degrees Earned by Women: 1972 - 1982



Recommendation 5: Request government agencies and educational institutions to increase the opportunities for women to prepare for careers in business.

- a. Ensure that female students who desire associate, baccalaureate, or graduate degrees in business are encouraged and assisted in obtaining them.**
- b. Provide more opportunities for women who own or wish to start businesses to obtain information and training that will increase their likelihood of success.**

Although the number of women majoring in business has increased during the past decade, women have yet to achieve parity with men. Women must be encouraged to pursue degrees in accounting, finance, marketing, management, and other areas of business that lead to financially rewarding careers. Colleges are urged to help women enter these fields and to help place them after they graduate.

It is strongly recommended that the state's community colleges and senior institutions, the Small Business Administration, the N.C. Department of Commerce, and other agencies increase the educational opportunities available to women business owners and women who wish to start their own companies. As John Naisbett has pointed out, the country is experiencing an entrepreneurial explosion.(34) New businesses are increasingly being started by women as well as men. Studies have found that most new jobs are created by small businesses with less than 20 employees.(35) However, small business failures are at an all-time high, and surveys show that women business owners recognize their need for training. North Carolina's economy can be further enhanced if women business owners receive adequate education, counseling, and technical assistance.

Teachers and Administrators as Role Models

Teachers, faculty, and administrators serve as role models to students from preschool through graduate and professional training. It is important, then, to have both sexes represented in all positions. If girls observe no or few women as science or agriculture teachers or as principals, they begin to think that it is not proper for women to hold these positions. At the college level, women students begin to question their own abilities to pursue careers in science or business or higher education administration when they encounter no or few women faculty or administrators in these fields.

At the secondary level, most school teachers are women; men, however, dominate as administrators, principals, and

superintendents. In addition, the National Science Foundation reports that men constitute about three-fourths of the science and math teachers in the nation's high schools.(36) Interestingly, a majority of teachers of mathematics and science in grades seven through twelve in North Carolina are women.(37) But from their school experiences, children infer that boys, not girls, should aspire to be the managers of the school systems or the teachers in more specialized areas, such as geometry or physics.

In North Carolina colleges and universities, women faculty are concentrated at the lower ranks and in traditional disciplines such as nursing and social work. Very few women are on the science, business, law and medical faculties. In 1972, just 9 percent of the full professors were women; by 1982, only 10 percent were women. (38) The improvement was somewhat better at the assistant professor rank: there the percentage of women assistant professors increased from 25 percent to 36 percent during the past decade. (See Figure 7) Women faculty report that they experience great stress as they try to serve as role models and counselors for their students, while at the same time working to fulfill professional and university requirements for advancement and tenure.

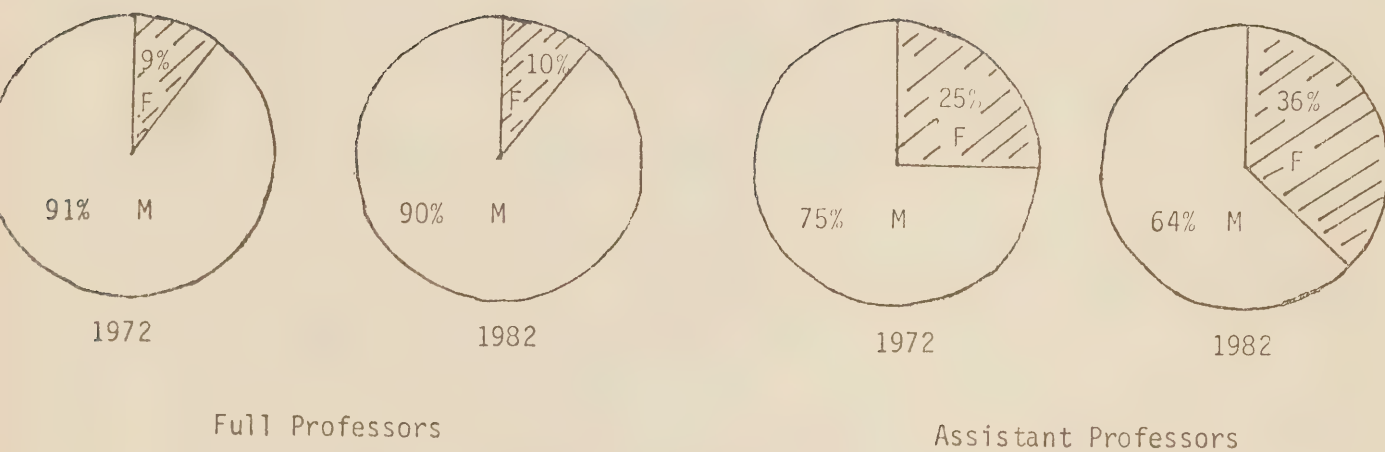
Women are not very visible in the management and governance of higher education institutions in North Carolina. Few deans or departments heads are female. Only two women serve on the 19-member State Board of Community Colleges.(39) Eighteen percent of the local community college boards of trustees are women. Women make up only a fifth of the executive staff of the community colleges. Although 55 percent of the students enrolled at the University of North Carolina at Chapel Hill are females, the Board of Trustees does not include a woman; nor is a woman among the top administrators. This situation characterizes most institutions of higher education in North Carolina. The Board of Governors of the university system includes only five women among its 32 members.(40)

Financing Additional Education or Extra Training

Many women, particularly low-income, minority, mid-life, and older women, require financial aid to pursue post-secondary education or job training, and some institutions of higher education have achieved great success in ensuring that female students are treated equitably in financial aid decisions. For example, the state's community colleges gave more than \$10 million in grants, loans, and employment to 18,762 women with demonstrable financial need during the 1981-82 school year. In comparison, 8,189 males received about \$4.7 million.(41) Not enough funds are available, however, to provide aid to all those who need and desire it.

Figure 7

Percentage of Female Faculty in Colleges and Universities
in North Carolina: 1972 - 1982



Legend:



Male



Female

Recommendation 6: Urge government and the private sector to increase the financial assistance available to women at all ages for education and training in the following ways:

- a. Increase the financial assistance available to women who are employed and must attend college part time.
- b. Make more scholarship funds available for graduate study for minority women, especially those enrolled in traditionally minority universities, to prepare them for leadership positions in their fields of study.
- c. Make more loans at modest interest rates available to women who wish to pursue professional or graduate training.
- d. Encourage revision of Aid to Families with Dependent Children (AFDC) and Work Incentive (WIN) to cover all educational expenses and full costs of transportation and child care for women who resume their schooling; encourage the state to provide financial support for economically disadvantaged women to obtain education and skill training under the Job Training Partnership Act.
- e. Provide assistance for displaced homemakers with financial need to enable them to obtain education and training by paying the costs of tuition, books, child care, transportation, and other related expenses.
- f. Study the feasibility of modifying federal and state tax regulations to permit deductions of expenses for education for career development or enhancement.
- g. Make information about financial assistance more readily available to the public.

In 1984, scheduled reductions in federal financial assistance will make obtaining education and training even more difficult for women. Information about sources of financial support and applications procedures is frequently not readily available to, or is not sought by, those women having the greatest need for it.

Funds and information, though available, are insufficient to women who work in traditional, low-paying jobs but who want more training to upgrade their skills or to prepare themselves for better jobs. Furthermore, most women who lose their jobs cannot support themselves while they undergo retraining.

Recommendation 7: Increase private-sector support of business, mathematics, and science teaching by women.

- a. Encourage the private sector to cooperate with educational institutions to recruit successful women in science and business to teach in the public schools, community colleges, and senior colleges and universities.
- b. Undertake a concentrated drive to encourage, through tax incentives, businesses and industries to support the teaching of business, mathematics, and science by women in the state's secondary and post-secondary educational institutions.
- c. Promote greater financial contributions from business to support women pursuing graduate degrees in business, mathematics and science.

Funds available to support female students through scholarships, grants, loans, and work/study options should be increased, and in doing so, several groups of women must be given greater consideration in financial aid decisions. Financial assistance regulations at all levels should be liberalized to include employed women who must enroll on a part-time basis. Working women with children or other family responsibilities usually have to attend educational and training programs on a part-time basis, and they often need financial help in order to offset the loss of family income and to defray child-care and transportation expenses.

Minority women in graduate schools constitute a second group of women having a great need for financial aid. In recent years funding cutbacks and the consent decree negotiated by the University with the federal government have brought about a significant decline in aid for graduate students in historically black universities. For example, at N.C. A & T University and N.C. Central University, the number of graduate students assisted and the amount of financial assistance dropped from \$155,422 for 176 students in 1978-79 to \$57,108 for 70 students in 1981-82. (42) Increased scholarship funds should be provided from both public and private sources to help minority women, and more

low-interest loans for all female graduate students need to be made available.

Many women are not aware of many of the sources of financial support that are available to them; therefore, greater effort should be made to tell women about aid that is available. A statewide informational campaign that uses all types of media must be undertaken.

A third group of women, those economically disadvantaged who qualify for the AFDC, WIN or Job Training Partnership Act (JTPA) programs, has a special need for financial assistance to further their education and training. Revising AFDC and WIN regulations to allow for child-care and transportation expenses would help more low-income women receive training to enhance their employability. Because the new JTPA eliminates financial support (formerly available under CETA), an effort should be made to provide financial support so that more economically disadvantaged women can obtain training under JTPA.

The final group requiring special assistance in order to attend school or participate in job training programs is displaced homemakers. Their needs are many and include funding for the cost of books, tuition, child care, travel, and related expenses.

Recommendation 8: Request business and industry as well as government to expand the financial assistance, education, and training provided by business for their female workers.

- a. Encourage businesses to remove restrictions that deny women employees equal access to available education and training benefits.
- b. Increase incentives to businesses and unions to provide training opportunities to women.
- c. Encourage employers to provide funds for female employees to obtain training and education that qualify them for career advancement and change.

Women workers, especially those in manufacturing jobs which are threatened by automation, need training to upgrade their present skills or to retrain them for new jobs. Employers should be encouraged to make certain that their female employees benefit equally with men from employer-provided training. Conditions for benefits that adversely affect women workers should be reviewed and changed. For example, some women may not qualify for employer-supported education because they have interrupted their

work to have and care for children. State government should increase incentives to businesses and unions to provide training opportunities for women; this could be done through tax incentives and other policies.

Upgrading and Making Available Dependent Care

Most mothers who participate in educational or job-training programs must somehow provide for the care of their children at the same time. As students in high schools, community colleges and technical institutes, as well as senior colleges and universities, mothers--especially those with preschool-age children--must have affordable, high-quality child care.

Since many student-mothers work part time and most working mothers can enroll in training courses only at night, the lack of evening child care represents a major problem. For many low-income mothers, the cost of day care--which averages \$100 to \$120 per month for each child--presents an insurmountable barrier to obtaining education and training.(43) And recent cutbacks in federal programs have reduced the number of children who can be served in subsidized child care. Finding and affording child-care services are particularly acute problems for single mothers.

The number of mothers who have jobs or want to work and who want or need job training or retraining is potentially very large. Currently, 59 percent of mothers with preschool children and 77 percent of mothers with children in school are employed. Projections are that by 1990 half of all women workers will have children under six years of age.(44)

At present only 10 to 15 percent of children in day care are served in centers that meet state standards for health, safety, and child/staff ratios.(45) Most children are cared for in family day-care homes which accommodate five or fewer children. Although these homes must be registered with the state, they do not have to meet the standards for licensure. In fact, only 113 of 5,900 such homes are certified, voluntarily meeting standards set by the N.C. Social Services Commission.(46)

In addition to caring for children, a growing number of women must care for their aging parents or other relatives. A responsibility such as this can prevent women from pursuing education and training that would lead to greater economic security. Although the number of agencies providing day-care services for the elderly has grown during the past decade, there are still few affordable and accessible facilities.

Recommendation 9: Urge private and public institutions to expand and subsidize services for care of dependent persons including children, senior citizens, and other dependent adults to enable women to

attend educational institutions or participate in job-training programs.

- a. Offer high-quality day care in high schools to children of students and teachers and other school employees in order for young mothers to earn their diplomas and enable students to acquire skills as child-care providers and as parents.**
- b. Provide high-quality, on-site care at colleges and universities during all hours of operation, including evenings, for dependents of students and faculty.**
- c. Encourage both public and private sectors to provide day care and extended day-care options for employees to enable them to take advantage of education and training opportunities.**

Expanding services for the care of children and senior citizens will enable more women to obtain education and training. It is important that these services be made available during evening as well as daytime hours, because employment forces many women to attend courses at night. Organizations that offer evening seminars and workshops, as well as business and industry, should provide care for dependent persons so that more women can pursue education and training.

High schools and post-secondary institutions should provide affordable, on-site quality care. The costs of this service can be held down by involving both students and teachers in the program. School-based child care, for example, would enable mothers to further their education, give students at the school the chance to learn parenting and child-care skills, and increase the potential early learning and development of children.

Thinking in New Ways: The Role of Career Counseling

Girls and women at all ages need improved career counseling to encourage them to consider careers that match their interests and aptitudes, even though the fields may be traditionally dominated by men. Doing so would help them assess their own abilities and the prospects for various careers. Although secondary and post-secondary institutions have progressed in this area, expert career counseling guidance is still not available to most women. Some counselors continue to believe in the traditional roles for men and women and, therefore, suggest a narrow range of choices to the girls and women they counsel. In many cases counselors have limited access to information about job prospects for the future.

Lacking such data, they find it difficult to guide students toward realistic alternatives. Most counselors also have an unreasonably large number of students to help.

Many women not currently attending high school or college also need career counseling. Dropouts, displaced homemakers, the unemployed, and other women do not have ready access to information and advice about education, training, or jobs. In turn, they do not know where the jobs are or how to find training for these jobs. These women often need help in improving their job-seeking skills such as interviewing or preparing a resume. Although the Employment Security Commission, community colleges, and other organizations have helped to provide career counseling, many displaced homemakers, high school dropouts, female heads of households, handicapped, minority, and older women are not adequately served by the traditional counseling programs.

Recommendation 10: Direct all educational institutions to improve career counseling from kindergarten through higher education. Such counseling must introduce women to the possibilities of non-traditional occupations, encourage them to consider careers that match their interests and aptitudes even though these may be in the fields traditionally dominated by men, and help them make realistic assessments of their own abilities and of the future prospects for various careers.

- a. Provide information to girls and women that gives a realistic appraisal of the future job market in the state.
- b. Encourage women to pursue non-traditional careers and establish special programs which promote women's involvement in these kinds of careers.
- c. Inform women about high-skill training opportunities in industry and provide computer education.
- d. Encourage counselors in employment service and educational systems to suggest to their women clients that they pursue apprenticeship occupations through vocational courses and community college programs.
- e. Educate employers about the skills and potential strengths of women workers,

especially the value that homemaking and nurturing skills may bring to a variety of jobs.

- f. Encourage secondary and post-secondary educational institutions to address the unique problems that face late-entry and re-entry women students and develop new strategies for counseling and teaching that would be more effective with adults than the traditional approaches have been.

Recommendation 11: Mandate all educational institutions to increase the emphasis on community-based career counseling; develop educational centers for women who do not attend school and are not adequately served by the traditional institutions.

- a. Expand educational programs for displaced homemakers which could develop awareness of job opportunities as well as career ladders that will help these women become self-sufficient.
- b. Provide specific courses on resume writing, assertiveness training, career counseling, and job placement and referral services to groups of women with special needs and problems such as minorities, female heads of households, high school dropouts, displaced homemakers, older, and handicapped women.

Career counseling should be improved and expanded in both educational institutions and community centers. Helping girls and women explore higher-paying, non-traditional occupations is crucial for women to achieve greater economic security. Women also need increased individual help so that they can evaluate their aptitudes and chances for succeeding in various occupations. Special efforts are needed to ensure that job and career "fairs" do not just foster the limited, stereotypic views of acceptable careers for women. Programs designed to prevent school dropouts should continue to receive strong support.

Women need more information about the changes that are occurring in the state's economy. Automation threatens manufacturing jobs, and in some industries, such as textiles, women hold a disproportionate share of the low-skill jobs. Women need help in anticipating and preparing for dislocations that might occur in these fields. Finally, women who are seeking new jobs should be

offered more help in finding and applying for them.

In particular, North Carolina's rural, minority, mid-life, handicapped, and older women need special programs. These groups' unique problems have made it difficult for them to get the vocational training necessary to prepare them for higher paying jobs.

Compared with women in urban areas, girls and women living in rural areas:

- have fewer role models for non-traditional work;
- have fewer non-traditional job opportunities in their communities;
- encounter stronger traditional beliefs and values;
- attend schools where there is less emphasis on sex equity and less pressure to comply with Title IX requirements; and
- lack much-needed services, such as child care.

Black, Indian, and other minority women do not receive as much vocational education as whites because of low incomes, low aspirations, and race discrimination. Mid-life and older women may be subject to age as well as sex barriers.

Teachers and Counselors

Second to parents, teachers and counselors have the most influence on sex-role attitudes of girls and boys. Historically, teachers and counselors have reinforced the traditional stereotypes. In the 1970s, however, new legislation, increased funding, and heightened awareness encouraged many teachers and counselors to promote sex equity in the schools and to counter sex-role stereotypes.

Despite these gains, teacher training and in-service education programs still lack sufficient instruction about teaching and counseling strategies that effectively reduce traditional, sex-role orientation. Some school professionals still silently cling to the traditional view of the woman's role and directly or indirectly communicate this to students.

Recommendation 12: Urge the State Board of Education, University Board of Trustees, local boards and administrators as well as educational institutions to better prepare teachers, counselors, and administrators to promote sex equity in their classrooms.

- a. **Expand in-service education for teachers and counselors in all disciplines to provide them with the skills required to**

promote sex equity and foster uniformly positive attitudes among their students about the changing work and family roles of women.

- b. Strongly urge that teacher and counselor programs in the state's colleges and universities include components that deal specifically with sex discrimination and sex-role stereotyping and teach them the skills needed to promote sex equity.
- c. Strongly urge the various education boards of the state, including the UNC Board of Governors and the Association of Independent Colleges and Universities, to require sex-equity training as a criterion for certification or recertification of teachers, counselors, and administrators.

Teachers, counselors, and school administrators need more extensive training so that they can effectively promote sex equity and reduce the effects of sex-role stereotypes. While in college, prospective teachers and counselors need to learn about the problems caused by sex-role stereotypes and how to combat them. Having these skills will enable teachers and counselors to help their pupils to consider non-traditional roles and to foster a greater sense of equality among males and females.

Thousands of teachers and counselors already in these professions would benefit from in-service educational programs designed to aid them in promoting sex equity. Although sex-equity coordinators in the schools and colleges have worked diligently to raise the level of awareness and skills, they have been too few and their resources too limited to provide workshops for all the teachers, counselors, and administrators who need the program. Funding for in-service programs on sex equity must be increased.

In addition, improving the skills of school personnel in reducing sex discrimination and sex-role stereotypes is so important that sex-equity training should be required for certification or recertification of all teachers, counselors, and administrators. Sex-equity training is especially critical for those working in elementary schools and those teaching in non-traditional areas such as science and mathematics. State and local school boards, the University's Board of Governors, and the Association of Independent Colleges and Universities are urged to give serious consideration to this proposal.

Recommendation 13: Increase the pay of teachers and support personnel in line with their comparable worth in order to attract and retain the best people possible in the teaching profession.

State teachers must receive a pay increase. Their salaries should equal those of other professionals with comparable skills and training if we are to entice the best people to choose teaching as their career and to stay with it. The economic well-being of all North Carolinians, but especially female citizens, will be affected by the state's investment in education.

Recent studies have shown that students who choose education as their major rank at the bottom of their college classes in academic aptitude. Low pay discourages the brightest students' interest in an educator's career. Other research has documented that many of the best teachers--those who have been the most effective in educating students--are leaving the teaching profession for higher-paying jobs.

Helping the Laws Accomplish Their Goals

Title IX of the Education Amendments of 1972 (Public Law 92-318) imposed a comprehensive ban on sex discrimination in those education programs and activities receiving federal financial assistance. It covers public schools, colleges and universities, professional schools, vocational schools, and any other organization or business that operates an educational program which receives federal money. Within a year after the Title IX regulations became effective in 1975, each educational institution was required to complete a self-evaluation to determine compliance with the law. Schools and colleges were required to take remedial action in any area where sex discrimination prevailed. Also required at each school was the designation of a responsible employee to coordinate the school system's compliance effort.(47)

Recommendation 14: Urge Congress and the states to mandate and enforce strong Title IX self-evaluation plans in public and private education institutions and in those businesses which provide job training and are required to have such plans.

Title IX prohibits discrimination on the basis of sex in recruitment and admissions, academic classes including physical education, extracurricular activities, vocational training, counseling, disciplinary rules, financial assistance, and athletics. In addition, Title IX protects both full-time and part-time professional and support staff employees from sex

discrimination in any aspect of the employment process, including recruitment, selection, promotion, salaries, fringe benefits, and termination.(48)

It is important that the progress in removing the structural impediments to females' educational equity be maintained and strengthened. Efforts to comply with Title IX self-evaluation plans should be continued and supported in all schools, colleges, and businesses with training programs.

Another law, the Women's Education Equity Act, was passed in 1978 to help educational institutions meet the requirements of Title IX.(49) Under this act, funds were made available for activities to assist schools in achieving sex equity. For example, development of curricula, textbooks, and teaching materials free of sex-role stereotyping was provided for by the legislation. Because of limited funding and increasingly inadequate staffing, however, this program has not achieved its original goals. Furthermore, the Reagan Administration has recommended that all funding for the program be eliminated.(50)

Recommendation 15: Encourage North Carolina educational institutions and the N.C. Textbook Commission to expand programs in the schools to reduce sex-role stereotyping, to promote non-traditional career options, and to eliminate any sex bias among teachers and administrators in the curricula, especially in textbooks.

Title IX seems to have removed many formal barriers to equal educational opportunity for females, (51) and most educational institutions in the state do comply with Title IX. But informal barriers caused by sex-role stereotypes continue to encourage sex inequities in education and to block women's educational and economic advancement. The imbalances in enrollments and degrees described earlier result from the traditional, sex-role beliefs held by parents, teachers and, most importantly, the students themselves.

Recommendation 16: Conduct workshops designed to re-educate women and men about the changing roles of women and men in society.

- a. Urge parent-teacher organizations, agricultural extension groups, churches, colleges, and other organizations to offer workshops for parents, college students, and other citizens.**

- b. Use the resources of libraries to increase awareness of and introduce citizens to non-traditional career options.

Vigorous efforts need to be made to reduce the effects of sex-role stereotypes among students, parents, teachers, counselors, and administrators. Special programs need to be offered in schools and colleges to help students overcome the limitations of traditional sex-role stereotypes. Today, many female students are choosing disciplines that will not benefit them economically as much as others for which they have equal aptitude. Many of these students, pressured by their peers and parents, opt for the traditional alternatives. Efforts involving counseling, printed materials, media, and group discussions should be implemented to help students, parents, and teachers accept and value non-traditional roles for women.

These programs need to be carried out through community-based organizations as well as the schools. Home extension clubs, libraries, and other organizations should be encouraged to participate in these activities. One commendable avenue for training as well as community service is through service-learning programs such as those advocated by the Governor's Advisory Committee to Study Academic Credit for High School Volunteerism.

LEADERSHIP TRAINING

Women do not participate equally with men in the leadership of business, government, and education. For example, of those North Carolinians employed as officials or administrators in 1980, only 27 percent were women.(52) In state government, the percentage of female managers was only 21 percent in 1983, having risen to that level from 15 percent in 1977.(53)

In the past, fewer women than men have received leadership training. Today, however, women have more opportunities than they formerly did to participate in educational programs designed to enhance leadership skills. Outstanding programs have been carried out from 1978 to 1982 by the N.C. Council on the Status of Women. However, due to lack of funding, these programs no longer operate in most areas of the state.

In addition, greater numbers of women should be included in all public and private leadership and management development programs, and new programs specifically geared to the needs of women should be started.

Along with being trained in the conventional techniques taught to men, women need special training regarding risk taking and dealing with female superiors and subordinates. Women's past experience

in school and at work and their sex-role socialization have usually prevented them from developing these important skills.

Finally, an important part of leadership training for women involves self-image development. Because of traditional roles and self-concepts, most women have not developed a positive self-image that encourages them to make important contributions as leaders. Many women must overcome a limited or negative self-image so that they can make contributions to our economy and society.

Recommendation 17: Public and private organizations must provide leadership training geared to the special needs of girls and women.

- a. Provide formal and informal opportunities for girls and young women to acquire leadership skills through their participation in school activities, athletics, Girl Scouts, Junior Achievement, churches, etc.
- b. Encourage profit and non-profit organizations to provide new leadership training workshops, seminars, and in-service programs especially geared to the roles, needs, and concerns of their female employees and to expand the participation of working women in all existing leadership programs.
- c. Encourage professional associations, business schools, and other organizations to offer training programs designed to prepare women to assume positions of leadership in business, government and education.
- d. Recognize the contributions of women who hold positions of leadership and develop ways in which these women leaders can become effective role models for other women.

Businesses, educational institutions, and governmental units should provide workshops, seminars, and in-service programs designed to help their female employees rise to leadership positions in those organizations. Other organizations are encouraged to develop and offer continuing leadership training programs for women. The business schools in the state's public and private universities could make an important contribution in this regard. Businesses and business schools are urged to help

women managers develop mentor relationships, which recent research indicates help women succeed in the corporate world.

Recommendation 18: Request the General Assembly to continue support and to increase funding for the N. C. Council on the Status of Women to enable it to serve as a catalyst for change and to carry out leadership development programs to meet the growing needs of women.

The N.C. Council on the Status of Women should receive continued support and increased funding because the council has played a vital role as a catalyst for improving women's economic status. The council's leadership development programs, carried out in each of North Carolina's 100 counties and at the state and regional levels, need to be continued and expanded.

Recommendation 19: Urge organizations, government, and individuals to promote the appointment and election of women to positions of leadership in the educational system in order to make school boards and school administrations more representative of their student populations.

- a. Seek the appointment of more women as administrators, deans, and department heads in colleges and universities and urge the use of reappointment and tenure policies which will make more women eligible for appointment to leadership positions.
- b. Promote the selection in the public schools of women in administrative positions, particularly those of superintendent, high school and junior high school principals.
- c. Seek the nomination and appointment of more women to state and local community college boards, to the boards of trustees of all institutions of higher education, and to state and local public school boards.

As noted earlier, relatively few women hold positions of leadership in the public schools, community colleges, or universities; this has at least three serious, negative consequences. First, students come to believe that being a leader is not a proper or natural role for women. Second, male administrators have not created opportunities for female students

to develop leadership skills and aspirations while in school. Third, in the past it became clear to female students that, regardless of their abilities and aspirations, the leadership ranks in education were closed to them.

Increased efforts should begin immediately to move women into leadership positions in education. This can be done in a variety of ways. Many women already have the skills and experience necessary to perform competently as principals, superintendents, department heads, deans, and administrators at all levels in education, and they should be promoted as positions become open. Institutions of higher education should review their reappointment and tenure policies to ensure that they do not unfairly block women faculty from becoming eligible for appointment to leadership posts. It is important to increase the representation of women, especially minority women, on boards of education. The number of women nominated and appointed to state and local community college boards, the Board of Governors and the boards of trustees of all senior colleges and universities, and state and local public school boards should be increased significantly.

ECONOMICS EDUCATION

Many citizens have difficulty coping with economic responsibilities. A national survey by the University of Texas in 1975 found that almost a third of the adult population was "functionally incompetent" in managing the family budget.(54) One-fourth was not competent in understanding legal rights. The survey further reported that 23 percent of women and 17 percent of men were functionally incompetent in dealing with the demands of everyday life. This study and others have demonstrated the need for more economics education for women.

Educating women and men about how to make wise economic decisions is increasingly recognized as an important task of the nation's schools. Students need to become responsible citizens and effective decision makers. The National Survey of Economic Education, conducted by Yankelovich, Skelley and White in 1981, found that the number of students taking economics in the public schools has risen dramatically since the late 1960s.(55) According to the survey, two-thirds of the junior high schools and half of the senior high schools offer economics courses. It has become a required course for many students.

Teachers interviewed in the survey noted that despite these gains, students need more economics education. Economics tends to be a subsidiary subject, usually taught as part of another discipline, such as mathematics. It is also a secondary responsibility for most teachers. The teachers responding to the survey emphasized that they, too, need additional training and improved teaching materials in this subject.

Recommendation 20: Direct the State Board of Education, the Department of Public Instruction and other educational institutions to expand and improve economics education at all levels.

- a. Encourage greater participation of girls and boys in courses on the economics of family living through the public school system at both elementary and secondary levels.
- b. Evaluate, improve and expand the economics education unit that will be required for high school graduation in the social studies curriculum.
- c. Increase the funds available for teachers to participate in workshops and in-service training on economics education.
- d. Publicize and expand the work of the Centers for Economic Education and increase the opportunities for economics education available to post-secondary students and other adults.

In 1979 the General Assembly funded a program on economics education in the public schools which attempts to integrate economic concepts and thinking into the curricula of all grades. In 1983-84 a new course, "Economic, Legal, and Political Systems in Action," was introduced into the ninth-grade curriculum. This course, required for graduation, will help students understand principles of economics, such as supply and demand, and learn how to make informed decisions using economic concepts.

The N.C. Department of Public Instruction offers in-service training to teachers in economics education, a vitally important function because the economic literacy of most teachers is low. Unfortunately, the in-service training budget was sharply reduced in 1982. Funds need to be restored to carry on this important activity. The department also sponsors programs such as the North Carolina Economy and International Trade Conference which give teachers the opportunity to meet business people and economists and to learn more about business and the economic system.

The work of the Department of Public Instruction is amplified by the N.C. Council on Economic Education, which supports regional centers across the state.(56) Since 1969, this council has served as a catalyst for efforts at the state and local levels to review the present economics curriculum, to distribute new teaching materials, and to provide training in new methods of economics instruction. The council devotes much of its effort to increasing

the economics literacy of teachers by holding training workshops for them and developing curricula for courses in K-12. During 1980-81 alone, more than 3,400 teachers participated in programs sponsored by the council.(57) In addition to working with the schools, the council and its affiliated Centers for Economic Education offer programs for other groups such as clergy and other key opinion leaders who often counsel adults about economic matters.

Recommendation 21: Urge the State Board of Education, Department of Public Instruction, educational institutions, agencies, and organizations to increase and publicize the opportunities for economics education available to women.

- a. Provide skill development training in using economic resources and psychological coping skills for survival and advancement.
- b. Continue to offer and strengthen workshops and short courses in family economics and business to women through informal networks, such as the Agricultural Extension Service, and formal programs, such as those offered by community colleges and the Council on the Status of Women.
- c. Establish and support financial counseling centers through which counseling could be done by the Agricultural Extension Service and others.

Economics education should be made available to adult women, many of whom did not receive any instruction about economics when they attended school. Thousands of North Carolina women need training to develop skills in making the best use of limited economic resources. Many want help in learning how they might better cope with financial stress.

It is especially important to offer this type of education and counseling to low-income women. Ministers and the directors of social services agencies, housing projects, and councils on aging can help by identifying and recruiting poor women who could benefit from economics education and by sponsoring these courses. The workshops and short courses offered to women through informal networks must be continued and strengthened as well.

N.C. State University and the N.C. Agricultural Extension Service offer programs geared toward older women who need to know more about insurance, retirement planning, credit, home buying, and other personal economic issues. An award-winning radio program, "The Economic Perspective," is broadcast each week by many North Carolina stations. This program informs listeners about important economic issues and the basics of economic decision-making.

The Extension Service's weekly television program also includes some economics information. News releases which provide information on economic topics of interest to both women and men are issued periodically. The Agricultural Extension Service is encouraged to expand these excellent services by establishing financial counseling centers that will help individual women deal with their own financial problems.

Recommendation 22: Encourage both the private and public sectors to produce and disseminate educational materials on good consumer practices.

- a. Use public service announcements more extensively to make women aware of the availability of information and training in economics.
- b. Develop partnerships with business and use their facilities for conducting economics education programs for female employees. Give women workers flextime to attend these sessions.

To inform adult women about good consumer practices and other economic skills, educational materials should be produced and distributed through retail stores, libraries, and community centers. Greater use of public service announcements will make women aware of information and training available on economics topics. Cooperative businesses may share the use of their facilities for conducting economics education programs for their female employees. Employers should allow women workers flextime to attend these training sessions.

Recommendation 23: Encourage educational institutions and organizations to increase counseling and education on finance and related issues for women with special needs.

- a. Provide counseling for pre-teenage and teenage disadvantaged girls and boys and their families that demonstrates the advantage of continued education.

- b. Furnish assistance to young unsupported mothers to help them cope with their financial problems and plan a better economic future for themselves and their children.
- c. Offer economics education workshops on topics such as credit, insurance, pensions, investments, taxes, and estate and retirement planning, with special attention to those women whose recent unemployment or dependency makes them part of the "new poor."

There are many groups of women in North Carolina who especially need economics education and counseling, including women recently unemployed, homemakers who have lost their husbands and now must enter the work force, older women, and minority women.

In addition, pre-teenage and teenage disadvantaged girls and boys and their families should be offered counseling about the financial benefits of education and about the problems associated with parenting in the early teens. Assistance should be made available to help young, unsupported mothers handle their financial problems and provide desperately needed counseling and education to assist them in creating a better economic future for themselves and their children.

IMAGE OF WOMEN IN THE MEDIA

Numerous research studies conducted during the past two decades have found that boys, girls, men and women think about themselves and each other stereotypically: women are considered passive, dependent, verbal, nurturant, timid, submissive, fragile, weak, romantic, cooperative, and emotional. Men, on the other hand, are thought of as active, independent, knowledgeable, aggressive, sturdy, bold, competitive, cool, quantitative, and analytical.(58) Such images compose the traditional, sex-role stereotypes that are shared---to a greater or lesser degree---by many Americans.

These traditional images of women and men have been portrayed and reinforced in television, movies, magazines, books, and other media. On television, men display greater power and prestige, and they are far more likely to undertake a variety of interesting activities. Women, on the other hand, are usually portrayed as homemakers. When they do work outside the home, they are seen as subservient to a man and hold stereotyped, feminine occupations such as nursing.

Furthermore, women are underrepresented in the mass media. For example, one study found that women appear as only 32 percent of the characters on television and that girls appear as only 25 percent of the characters in children's television.(59) Most importantly, almost half of the employed women presented in television programming are in five occupations: nurse, secretary, entertainer, maid, and model.(60)

In children's programs, females are shown as even more passive and deferential while males are seen as more aggressive and constructive. One researcher who studied children's commercials aired on Saturday mornings concluded that "children's advertising does not show the idea of women being independent and successful in the business world"; instead, women are presented in traditional stereotyped roles.(61)

The U.S. Civil Rights Commission's report, Window Dressing on the Set: Women and Minorities in Television (1977), confirmed the findings cited above and made two important, additional observations.(62) First, a large percentage of programs shown on television are reruns of old programs or movies. Even if an effort were made to reduce the sex-role stereotyping in new programs, many broadcast hours would continue to portray women and men in traditional images. Second, women are underrepresented among news announcers and are also underrepresented among persons reported on in the news.

In the electronic and print media, most policy-making positions are held by men. Therefore it is not surprising that the television shows, radio programs, magazine stories, and books they produce provide few realistic, non-traditional role models for women.

People of all ages need good sex-role models to help them transcend the traditional images, but this is especially true for children. Girls need to be exposed to non-traditional role models such as women doctors, accountants, and corporate and government executives in order to develop the motivation, attitudes, and aspirations necessary to attempt these kinds of challenges. Boys also need exposure to these kinds of models to help them develop non-sexist attitudes.

Insufficient effort has been devoted to changing the traditional image of women in the media. Even if all other barriers to women's progress are removed, women will not attain equal economic status unless they break the bonds of conventional thinking about their gender which the media reinforce so strongly.

Recommendation 24: Inform executives of the mass media and advertisers in North Carolina about the sex bias and distorted images of women presented in most entertainment programming and advertisements. Urge North Carolina stations to employ more females at all levels both on

and off camera and in decision-making positions. Encourage more accurate and less biased treatment of women in news, entertainment, and advertisements, as well as greater use of public-service air time to promote sex equity.

Since most decisions about program content are made by New York and California executives, it is difficult to exert major influence on them from North Carolina. However, some effective steps can be taken in our state. It is critical that media and advertising executives and advertisers in North Carolina be informed about the sex bias and distorted images of women presented in some entertainment and news programs and advertisements, and the value of changing their image. They should be urged to reduce the sex-role stereotyping that occurs in programming or advertisements which are under their control. More women should be employed at all levels in the broadcast industry. Finally, public-service air time needs to be used more extensively to promote sex equity.

Recommendation 25: Urge educational institutions, organizations, churches, and agencies, as well as individuals concerned about education, to develop, mandate and support a high school course in life skills and planning.

When students graduate from high school they should be well versed in economic and interpersonal skills needed for effective, day-to-day living. These "survival" skills should include such things as how to locate information in a public library, write a check, or open a bank account. Chief components should include consumer education, job search skills, financial planning, and personal goal setting.

Broad community support and participation from civic organizations, churches and parent-teacher organizations as well as other concerned groups, will reinforce the aims of this program and ensure that high school graduates are better able to assume responsibilities for themselves and their families regardless of their status or future prospects.

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CHAPTER TWO

WOMEN AND EMPLOYMENT

Introduction

Men no longer dominate the workplace. Today, the typical American worker is married, about 34 years old, earns close to \$12,000 a year, comes from a two-wage earner family, has completed high school and perhaps one year of college, and is helping to raise two children.(1) There is a 43 percent chance that this typical worker is a woman.(2)

Women, especially those with children, are the fastest growing segment of the American work force. In 1947, fewer than 17 million of the nation's 59 million wage earners were women, but over the past thirty years, six out of ten additions to the work force have been female. During this short time, it has become increasingly acceptable for married women to seek employment outside the home; half are now doing so.(3)

This trend is expected to continue: in 1984 two of every three new workers will be women, increasing the number of working women in 1984 to 50 million--twice the level ten years ago.(4)

Along with being predominantly female, today's American work force is younger. In 1982, 53 percent of the work force was under age 35 compared to 38 percent in 1960.(5) As the number of younger female workers increased, so did the number of working women with families. In 1960, 31 percent of married women worked outside the home. By 1970, that number had increased to 41 percent, and by 1982 one of every two married women were working outside of the home. Overall, between World War II and 1980, the proportion of women working outside the home grew from 19 percent to nearly 57 percent. The number of working women with children, particularly with pre-school children, has increased dramatically. Over half of all children have mothers who work outside the home. (6)

Although women list a number of reasons why they have sought work outside the home, two-thirds between the ages of 16 to 64 years list economic necessity as their primary reason for working. Of those who work, 43 percent are unmarried and are their own primary source of support (24 percent are widowed and 19 percent are divorced). Among the 57 percent of married women who work, 21 percent are married to men earning less than \$10,000 per year and 36 percent are married to men who earn more than \$10,000 annually.(7)

In 1982, for 9.7 million families, women were the sole breadwinners.(8) The number of female-headed households more than doubled from 1960 when women headed 4.5 million families.

North Carolina, with one of the nation's highest female labor-force-participation rates, has seen more dramatic changes in women entering the work force than her sister states. About 1.3 million

North Carolina women were in the labor force in 1982 compared with only 850,000 in 1970. Women accounted for nearly 57 of every 100 new North Carolina workers during the last decade.(9)

Despite the large numbers of women who have sought employment in order to ease their families' financial burdens, however, North Carolina's median family income remains low--\$14,876 in 1979. Although the rate represented growth when compared with the median family income of 1969, the buying power of family income in real dollars actually dropped, lowering North Carolina's rank to 44th among states in 1979, compared with 41st in 1969.(10)

An increasing number of women are working outside the home today, and they are working for longer periods. But women workers continue to earn only about 60 percent of the amount earned by working men. Despite much attention to a few individual success stories and more than a decade of equal opportunity legislation, the relative economic status of women workers has not advanced greatly.

The causes for this continuing gap are varied and complex and are the subject of much debate and study. The two most basic causes are the attitudes of employees, employers and the public about women and work and the institutional barriers which arise from those attitudes. These attitudes are a powerful force in the decisions men and women, as both employers and employees, make about work.

Recent evidence suggests that the single most important factor influencing the wage gap may be the attitudes and expectations of women in the work force. A recently released study from the University of Michigan asserts that socialization may lead women to aspire to lower-paying jobs or jobs with fewer demands. For example, these attitudes deem it acceptable for a man with children to work long hours or odd shifts because he is viewed as making sacrifices on behalf of his family. But these same attitudes reflect negatively on the woman with children who also works long hours or odd shifts. She is seen doing so at the expense of her family. Both families may depend equally on the income of the wage earner, but society values the man's contribution more highly than it does the woman's. Society's attitudes will change only when enough people question the bases for the attitudes and find them lacking.(11)

Women have traditionally entered and withdrawn from the labor market more frequently than men, and a range of institutional barriers reinforce this lack of continuity. These barriers are many and varied: lack of needed training and skills, involuntary employment in part-time positions, occupational segregation, work schedules and benefit plans insensitive to the competing demands of work and family, lack of adequate and affordable day care for dependent children or adults, discrimination in promotions or other personnel practices.

Occupational segregation is the most obvious institutional barrier women face in the work force today. Most women are still concentrated in low-paying, low-status jobs. Most women work as nurses, clerical workers, elementary and secondary teachers, and waitresses, instead of physicians, managers, school administrators, college or university professors, and skilled-craft workers.(12) Typical of female-dominated jobs are low-capital investment per worker, relatively low-market value of the product, and consequently low wages. The concentration of women workers in these fields perpetuates, and in some cases widens, the male/female wage gap. In fact, women dominate in only 25 of 441 job classifications listed by the U. S. Department of Labor.

This concentration of women in a limited number of occupations is particularly clear in North Carolina where the clothing and textile industries, industries that rank highest nationwide in the percentage of female employment, employ large numbers of workers. Rankings of 52 industries issued by the Bureau of Labor Statistics show that the apparel and related textile-products industries indeed had the highest percentage of female employees--81.9 percent--but ranked lowest--50th of those 52 industries--in hourly earnings.(13)

Because many women continue to seek work in traditional women's occupations, the increased number of women wage earners has tended to widen further the wage gap between men and women. In 1981, women accounted for almost 97 percent of all registered nurses, little change from 1970. In both 1970 and 1981, 99 percent of all secretaries, as well as 86 percent of all cashiers, were women.(14) Therefore, it is not the lack of jobs that place women at economic disadvantage, but the kinds of jobs women hold.

New technology now provides the opportunity and necessity for restructuring some of these traditionally female occupations to make them more productive and thus increase their value in the marketplace. Unless these jobs are restructured, advances in technology may permit one employee to complete the work previously done by several employees, thus reducing the number of workers needed. The impact of new technology may be felt most in those service occupations dominated by women.

Some part of the wage gap may be explained as a result of outright discrimination. Both federal and state governments have attempted to address the discrimination in wages and salaries with legal remedies. Major civil rights laws in the sixties brought about new and tougher anti-discrimination and affirmative action standards. The Civil Rights Act of 1964 and subsequent amendments, though prompted by concerns of racial injustice, nonetheless prohibit sex discrimination in employment practices (hiring, firing, promotion, and training) and benefits. Its enforcement agency, the Equal Employment Opportunity Commission (EEOC), was empowered to bring civil action against employers engaged in discriminatory practices and to establish guidelines to

clarify legal issues surrounding discriminatory practices. A large backlog of cases has hampered the EEOC in its efforts to investigate allegations of discrimination. However, the problem has been compounded by inadequate funding and staffing levels.

The Equal Pay Act of 1963, which requires equal pay for equal work, is also a significant legal tool. However, because men and women typically have different jobs, the act is not as effective a legal remedy to the wage gap as it might be. Regulations implementing these federal laws and executive orders enacted to protect women and minorities from discrimination are being weakened, reflecting the reduction of administrative support.

However, the courts continue to support the equal-pay-for-equal-work concept and the use of affirmative action plans. In 1981, the U. S. Supreme Court issued a landmark decision on the question of comparable, but not specifically equal, work. In the Gunther and Westinghouse cases, the court established that sex-based discrimination violates Title VII of the Civil Rights Act (6.31 F.2d [3r Cir. 1980], cert denied, 49 U.S.L.W. 3954, June 22, 1981).

Litigation of equal and comparable worth cases is lengthy and expensive, and claims are difficult to substantiate. As a result additional avenues for pursuing pay equity have been sought by agencies and individuals. Most states have pursued pay equity by enacting equal pay and fair employment practices laws that provide rights and remedies for workers in regard to wage discrimination. Although 43 states have some law prohibiting discrimination, North Carolina has not enacted such legislation.(15)

A final set of problems facing women in the workplace stems from personnel practices of public and private employers which rarely acknowledge that workers--men and women--have important family responsibilities. Employers are just now beginning to understand that worker performance may be directly related to the ease with which that worker can balance family and work responsibilities. In the past, in the absence of family-sensitive policies, women--more often than men--have had to choose between family and job, when in all fairness they should not have been forced to make a choice.

Policy changes and employers' personnel and benefit practices must provide needed flexibility for many two-wage-earner families, particularly those with children. Opportunities for meaningful part-time employment, flexible work schedules, high-quality and affordable day care for dependent children or adults, and parental leave after childbirth could expand options for working parents.

Change will come for women workers in the years ahead. Some of the changes will be easily achieved, and others will require great effort. For both employers and employees, the cost may indeed be great for tolerating the undeserved pay gap between men and women instead of seeking changes to achieve economic parity for women.

Keeping women underemployed relative to their skills and abilities will reduce productivity and will create substantial economic costs, to say nothing of the costs that arise when a persistently mistreated group begins to question both the credibility of society's widely-endorsed goal of equal opportunity and the legitimacy of the economic system that sets the labor market rules.

Employment issues facing women are wide-ranging and complex but for the purposes of discussion are dealt with in two parts. The first, "Narrowing the Wage Gap: Achieving Pay Equity," discusses the roots of wage disparities for men and women. Those are covered in the following sections:

- Legislative Protections
- How Wages Are Determined
- Job Search
- Public Employment Programs
- Industrial Recruitment
- Licensing of Professional Occupations

The second section, "Maintaining Continuity in the Labor Force," explores the reasons for women dropping out of and later re-entering the job market, and it examines the results of this pattern. The topics in this section include:

- Work Schedules and Leave Policies
- Flexible Benefit Options
- Part-time Employment
- Dependent Care
- Day-care Workers
- Recognizing and Encouraging Family-supportive Policies and Benefits

NARROWING THE WAGE GAP: ACHIEVING PAY EQUITY

The root of wage disparities between men and women has a long history. As recently as the nineteenth century, English employers based wages on the perceived living requirements of their workers. Women were thought to need less and therefore were paid less. Although much has changed to increase women's social, political, and legal status in England and elsewhere since the

days of the Industrial Revolution, the wage gap remains largely the same.(16)

This wage disparity between men and women causes concern throughout the nation, but is of special concern in a state in which the majority of women are wage earners and where poverty is a serious problem.

In North Carolina more than half of all adult women work outside of the home for wages--53.9 percent in 1980. This holds true regardless of race: 54.7 percent of all black women, 53.7 percent of all white women, and 51.5 percent of women of other races were in the labor market in 1980. Nearly half of all workers were women--43.8 percent of the labor force in 1980. Among the fifty states, North Carolina has the third highest female labor-force-participation rate, i.e., the third highest proportion of women in the labor force. (17)

The women who work, both in North Carolina and elsewhere, generally earn fewer dollars than men. White female workers are paid only about 60 percent of that paid to white male workers. Black females earn still less--53 cents for every dollar earned by white males. The average wages paid to year-round, full-time workers in 1982 were lowest for minority women and highest for white men.(18)

Evidence of the wage gap between women who work and men who work is most striking in those occupations where thousands of women are clustered in a few, lower-paying jobs. For example, in 1982, 79 percent of all North Carolina clerical workers were women, but only 7 percent of all craft workers, 62 percent of all service workers, and 19 percent of managers were women. In fact, 80 percent of all women in the labor force were employed as clerical, factory, sales, or service workers.(19)

However, the wage gap is also evident within individual occupational classifications. In North Carolina, for example, male managers and administrators were reported to earn an average of \$21,947 in 1982 while women in management and administrative positions earned an average of \$17,297. This difference was even more pronounced for sales workers: men earned an average of \$21,615 compared with \$14,499 earned by women.(20)

A variety of reasons has been offered to explain the wage gap--lower educational attainment, occupational segregation, work experience or skills, lack of continuity in labor force participation, i.e., break in service. Recently released analyses by the Panel Study of Income Dynamics at the University of Michigan Institute of Social Research suggest that

"something less than half of the earnings gap can be explained by the kinds of differences in job commitment or work qualifications that could affect the earnings potential of any worker, male or

female. Most of the gap remains unexplainable and may indeed reflect some institutionalized discrimination against women in the working world."

Institutionalized sex discrimination in the labor market may block women's access to the "better" jobs by distorting hiring or promotion practices, or it may be manifest in wage scales that pay women less than men in the same job.(21)

Legislative bodies and the courts have made efforts to deal with the overt forms of discrimination such as separate and different pay or promotional schedules for men and women, white and non-white workers. The most-often-cited legislation remedies for the overt forms of discrimination are the Equal Pay Act of 1963 and Title VII and amendments to the Civil Rights Act of 1964.

Legislative Protections

The Equal Pay Act mandates equal pay for men and women who work in the same establishment and whose jobs require equal skill, effort, and responsibility. The Equal Pay Act covers: employees who are subject to the federal minimum-wage-and-hour-law (Fair Labor Standards Act) requirements, and state and local government employees; executive, administrative, and professional employees; and outside sales people. However, the law extends defenses to employers which sanction unequal pay in some circumstances: "It shall not be an unlawful employee practice to differentiate on the basis of sex when the differential is a result of seniority or merit system, quantity or quality measures of productivity or any factor other than sex."(22)

While the Equal Pay Act requires equal pay for equal work, most women do not hold jobs "equal" to those held by men.(23) Women are employed primarily as clerical workers, nurses, elementary and secondary teachers, and in other service industries. In these jobs they are less likely to be in positions of authority. For example, in elementary and secondary schools, two-thirds of teachers are women, but only a third of the principals and other school administrators are women.(24)

The Equal Pay Act, then, addresses situations only where the circumstances for both men and women are alike; it does not address pay inequities for women whose work, although different from that traditionally performed by men, is perceived to be of equal value to the employer.

Title VII of the 1964 Civil Rights Act (as amended in 1972) has been the key tool in efforts to achieve equity in the workplace, with the courts, including the U. S. Supreme Court, upholding the Equal Employment Opportunity Commission's interpretation of this law and affirming the legality of affirmative action programs.(25)

Affirmative action programs have helped women obtain jobs across the spectrum of occupational classifications, and these programs have been an integral part of efforts to remedy past inequities. They are prominently featured in executive orders aimed at improving employment policies. Presidential Executive Orders 11246 and 11375, issued in 1965 and 1968, made it illegal for federal contractors to discriminate on the basis of race and sex in their employment policies or practices, and they also required employers to take affirmative action to remedy inequities arising from past discriminatory practices.(26)

Unlike the Equal Pay Act, Title VII of the Civil Rights Act of 1964 provides protection from more broadly defined discriminatory practices. It forbids discrimination in employment based on sex as well as on race, color, religion, or national origin. The act makes it unlawful to discriminate in:

- hiring or firing
- wages
- fringe benefits
- classifying, assigning, or promoting employees
- extending or assigning facilities
- training, retraining, or apprenticeships
- any other terms, conditions or privileges of employment(27)

However, a subsequent change in Title VII, known as the Bennett Amendment, provides that any differential "authorized" by the Equal Pay Act is not unlawful under Title VII. Therefore, many employers have contended that Title VII's ban on discrimination in compensation was limited to those job comparisons which also violated the Equal Pay Act of 1963. This argument was recently rejected by the the U. S. Supreme Court in Gunther and Weslinghouse--two key cases concerning the comparable worth of jobs. In these landmark decisions, the Supreme Court held that Title VII is broad enough to include the concept of equal pay for work of comparable value, or as it is commonly known, "comparable worth." Based on the court's decisions, women holding jobs which differ in content but have comparable value to the organization may argue, without having to compare their wages to wages paid men doing the same or similar work, that their wages are depressed because of intentional sex discrimination.(28)

While Title VII does not answer all the problems which result in pay inequities, the Supreme Court rulings have opened the door to considering one of the major issues of the eighties--"comparable worth."

The goal of "equal pay for work of comparable value" has evolved to correct the pay inequities that have grown from years of sex and race discrimination. Eleanor Holmes Norton was one of the first to consider this issue when setting it as a priority of her tenure as chair of the Equal Employment Opportunity Commission. Norton formed a committee to determine the feasibility of implementing a comparable-worth policy. Most importantly, Norton's actions stimulated groups and individuals to work to attain equal pay for work of comparable value in both the public and private sectors.(29)

The proceedings of the 1979 National Conference on Pay Equity formed the core of the Manual on Pay Equity, one of the first comprehensive resource books on comparable worth for policy makers. Comparable worth thus became a visible issue to be addressed by employers. Other studies and reports such as a Norton-commissioned report, Women, Wages, and Work: Equal Pay for Work of Equal Value, continued to drive home the same conclusions:

"On the basis of the review of the evidence, our judgement is that there is substantial discrimination in pay," and "in our judgement job evaluation plans provide measures of job worth that, under certain circumstances may be used to discover and reduce wage discrimination."(30)

In order to make full use of the anti-discrimination protections provided under existing legislation, careful attention should be given to enforcement of these laws as a means of achieving pay equity for women. However, reduced staffing and operating funds for enforcement, persistent problems since the days of Eleanor Holmes Norton's tenure at the Equal Employment Opportunity Commission, are likely to mean that only landmark cases will be pursued. Opportunities for women to move into higher-wage jobs are also lessened as the present administration eases up on burdensome regulations and "red tape," thereby significantly weakening affirmative action. Steps have also been taken by the executive branch to weaken executive orders forbidding employment discrimination by employers who have contracts or subcontracts with the federal government or other groups spending federal funds.

Maintaining anti-discriminatory efforts at the federal level is particularly important in those states which have limited fair-employment legislation. Fair-employment practices (FEP) laws have been enacted by 40 states. Three of the states which do not have FEP laws do have equal pay laws, two of which have comparable-worth language. In some cases the state legislation has been as important as Title VII in case-law developments defining discriminatory employment practices. North Carolina does not have either and therefore should consider some kind of state legislation.(31)

Recommendation 1: Request the General Assembly, during the 1985 general session, to enact and establish a means for monitoring and enforcing a fair employment practices law that embodies the principles of non-discrimination in employment on the basis of gender, race, color, age, religion, or national origin, taking into consideration the recommendation of the 1979 Legislative Study Commission as to such legislation.

FEP laws typically prohibit discrimination on the basis of race, color, religion, sex, and age. Many of the laws include language prohibiting discrimination in "compensation" or acts which "limit, segregate, or classify" an individual on the basis of sex or other protected categories. Most FEP laws also provide that people aggrieved under the law can file a charge with an enforcement agency established by statutes. After attempts to resolve the issue informally, the agency can issue a formal finding and order back pay or other remedial action as provided for in the legislation. (32)

State laws can be an important supplement to Title VII and other federal directives by providing coverage to those who otherwise might not be covered. Workers in businesses employing less than 15 people are often cited as the group left most vulnerable by federal legislation, but states considering either FEP laws or equal pay laws must bear in mind the high per capita cost of recordkeeping incurred by those businesses which are subject to the legislation. Small businesses can least afford duplicative or excessive recordkeeping resulting from different accounting requirements of a state law and federal law. Such duplication may seriously threaten their continued operation. Any state legislature considering enactment of an FEP act should avoid unnecessary duplication of records by following the federal recordkeeping guidelines.

How Wages Are Determined

The legal discussions over how wages are set grow out of studies, public concern, and other reactions to what people are paid for the jobs they perform. The recent attention to the wage gap between men and women has caused researchers, elected officials, and corporate executives alike to seek the underlying explanations for the disparities. As North Carolina business, government, and educational leaders examine ways of dealing with the wage disparities, several other states offer useful experience in such a process.

Connecticut, beginning in 1979, adopted a series of three bills. The first mandated a study of sex segregation; the second authorized an evaluation of jobs in state service through a study

of benchmark jobs; and the third, in 1981, called for an evaluation of every position on the state roster. The state director of labor relations established an advisory committee to oversee the study and included on it three representatives of the private sector as well as people from the Women's Commission, women's organizations, labor unions, and the legislature.

Connecticut has begun correcting inequities disclosed in the findings of these studies. Equity funds that accrue through payments of 1 percent to 1.9 percent of payrolls have been established. When job evaluation studies are completed, payments to the discriminated categories will begin and will continue over a number of years until equity with the higher-paid, male-dominated equivalents has been achieved.

Idaho's Civil Service Commission is "determining the relative worth of each job classification" by using a method that assigns value points to each job as a measure of its worth. State compensation specialists developed a method of attaching salaries to these points through in-state surveys and found that women's salaries lagged considerably behind comparable men's. These discrepancies were ordered corrected, and women's salaries increased by an average of 16.2 percent while men's increased 6.8 percent. Secretarial salaries, for example, increased by between 20 and 30 percent based on the skills required for secretarial work and the value of that work to the organization. Many states and large private-sector employers use a point-system approach to position management.

Illinois by law and Kentucky by joint resolution of the two houses of the Legislature have authorized studies and appropriated funds to employ an expert consultant to carry out job-classification surveys. New Jersey is considering legislation to include coverage of all public employees in the state and would thus cover towns, villages, cities, and counties as well as the state itself.

Some states have enacted legislation which establishes "pay equity" or "comparable worth" as a policy of the government, leaving the details to collective bargaining or to the executive branch of government. This legislation may also require collecting information, statistics, and personnel data relevant to the comparable worth of positions. Some states have also mandated that future legislation allocate money to be used for pay-equity adjustments for those classifications that have been identified as undervalued. (33)

In North Carolina, a study of pay patterns was conducted by the Affirmative Action Division of the Office of State Personnel in 1981-82. The relatively small scope of the study produced no conclusive results regarding comparable worth, but it did offer an important base of information suggesting unfair pay differentials in state government relative to race and sex. The summary states, for example, that

"as a rule, salary patterns emerge in which white males are disproportionately found in the salary ranges above \$13,000 while white females, black males, and black females are overrepresented at the lower end of the salary scale."

A comparison of North Carolina salary levels of selected positions with equivalent positions in two states that have made comparable-worth adjustments clearly suggests the need for further study of the North Carolina systems.(34)

As the largest single employer in North Carolina, state government has a unique opportunity to promote both the concept and the practice of pay equity.

Recommendation 2: Request that:

- a. The N. C. Office of State Personnel make readily available to the public the complete 1981 study of state government pay employment patterns.
- b. The governor support and the 1984 General Assembly fund a comprehensive outside study of the job classification system in state government in order to begin a plan to provide greater system equity. First priority for study and implementation should be given to those occupations which are predominantly female such as teachers, social workers, nurses, librarians, clerical workers. A report of the study should be made to the General Assembly in 1985.
- c. The General Assembly enact legislation committing the state, as an employer, to the concept of comparable worth.
- d. A representative task force be established to examine the role of women employed in state government, giving attention to training, upward mobility and expanded job opportunities, and to recommend ways to better use the talents of women in the work force.

Local governments can also contribute significantly to efforts to achieve pay equity among public and private employees by assessing their own job classifications and personnel practices and encouraging those with whom they do business to do likewise.

Recommendation 3a: Request county and municipal governments to:

- 1) adopt pay equity policies for all employees**
- 2) review job classifications and personnel practices in light of comparable-worth principles**
- 3) educate employees, including the provision of written explanations of policies and practices**
- 4) take corrective action**

Recommendation 3b: Request the General Assembly to establish a legislative study commission or other method of providing technical assistance to and working with the N. C. Association of County Commissioners and the N. C. League of Municipalities to accomplish the provisions of Recommendation 3a.

Local government must take the same steps as state government to achieve pay equity among its employees. Personnel departments have started improving job classification systems, at times without legislative directives. Sometimes the pay-equity issue has been raised and resolved in collective bargaining. Other jurisdictions have passed legislation for city and county governments and for school and public utility districts to study the pay-equity issue and/or revise their pay policies to reflect the concept of equal pay for work of comparable value.(35)

By establishing affirmative action efforts as a condition of doing business, state and local governments can further influence employers to adopt equitable wage scales and employment policies and practices.

Recommendation 4: Request the governor and county and municipal officials to establish, publicize, and enforce affirmative action guidelines and non-discriminatory requirements for contractors with whom they do business.

Many states and localities are establishing regulations covering government contractors with whom they do business, similar to the regulations of Federal Executive Order 11426. In addition to addressing compensation questions, a number of the laws seek to remedy the problem of some minorities and women working in certain

jobs, such as construction. For example, the City of San Francisco's Non-Discrimination in Contract Ordinance requires the contractor, subcontractor, or supplier to agree not to discriminate. It regulates advertisements and requires the posting of notices. The Human Rights Commission, the enforcing agency, has the power to declare rules and regulations which are to be, as far as practicable, similar to those adopted under the Federal Executive Order.(36)

Regardless of state and local government action on the issues contributing to pay equity, business and industry, employees, and labor leaders must also consider the good and bad aspects of their own personnel policies and practices in finding or retaining skilled employees. Some companies are already concerned about the concentration of women in certain low-wage, low-skill jobs and the resulting pay inequities; and like their public counterparts many corporate leaders are rightly concerned about the costs of fully implementing policies to eliminate these inequities. The American Federation of State, County, and Municipal Employees (AFSCME), a union with many female members, has made pay-equity issues a focus of their collective bargaining and organizing. With careful planning, steps can be taken to move toward achieving pay equity among male and female workers.(37)

Recommendation 5: Urge North Carolina employers and labor organizations to examine and change, where needed, their pay schedules, personnel policies and job classifications to eliminate the disparity between men and women in benefits and wages.

Balancing the relative value of jobs to an organization with the supply-and-demand factors, employers can enhance their ability to attract and retain qualified male and female employees. The increasing economic need for women to work is compounded by a decline in the birthrate, resulting in fewer potential workers and fewer societal restrictions on "women's work," perhaps leading to fewer women or men willing to do what has been traditionally considered "women's work." As women become more aware of the economic disadvantages of taking jobs that have been undervalued and fewer new workers come into the labor market, there may be a gradual reduction in the number of persons willing to take low-wage jobs.

A necessary companion to reviewing and adjusting the worth of jobs is assessing whether the jobs are structured to provide productivity to the organization.

North Carolina is at the forefront of a revolution unequalled since the Industrial Revolution--a technological revolution. As a result of the significant advances in technology, many jobs require new skills and can be performed by fewer people.

Recommendation 6: Under the coordination of the new assistant secretary of commerce for women's economic development:

- a. Encourage employers, employees, and labor organizations to anticipate the displacement of workers from positions traditionally held by women because of the changing nature of jobs brought about by the introduction of new technology.
- b. Encourage employers, professional organizations, and labor organizations to work with education and training institutions to identify the likely changes seriously affecting women. Further, encourage employers to reassess position descriptions affected by the introduction of new technology and provide retraining opportunities.

Some of North Carolina's major industries have already begun to experience great change, most visibly the textile and clothing industries. Within the next few decades, labor-intensive industries are expected to make rapid capital investments in high-technology machinery and equipment in order to reduce personnel and, in turn, their production costs. Professional organizations and employers, in rethinking traditional ways of performing particular work, experience a dual benefit of educating employees and making changes that will reduce the number of displaced workers. Equally important, the effort will provide employers with a more stable work force.

One problem working against restructuring jobs is the natural resistance to upsetting the status quo. The positive effects of these changes can be promoted by increasing the general understanding of the need for reducing the earnings gap between men and women, recognizing the "success stories" where employers have been successful in enhancing the productivity of their employees through labor-saving equipment, and by redefining work responsibilities. Leadership in this effort need not be limited to any one group or groups.

Recommendation 7a: Urge public and private groups and agencies to:

- 1) conduct studies of pay equity
- 2) provide information to employers and the public of the advantages of adopting

equitable personnel policies and procedures.

Recommendation 7b: Recognize employers who develop successful pay-equity models as an important part of the effort to inform and influence both employers and employees.

The N. C. Council on the Status of Women is one example of a group which promotes the value of female employees. It established a Task Force on Economic Development that is providing information to employers encouraging them to hire women in all job classifications. The council has also created a new task force to study the issues surrounding comparable worth. Groups, such as local councils, can do much to increase the awareness of issues important to the economic status of women.

Creating New Jobs

The efforts of agencies and groups which seek to increase the understanding of economic issues by both employer and employees may also have other, far-reaching effects. For example, they may influence the kinds of industries and businesses that are encouraged to develop or relocate. North Carolina's industrial population is experiencing unprecedented growth, while industries in some other states are reducing their operations. The opportunities for encouraging those new and developing industries, which can provide greater economic opportunities at all levels for women, provide cause for optimism.

Recommendation 8: Encourage the N. C. Citizens for Business and Industry to form a committee of corporate executives to examine the current and future roles of women in the workplace, giving attention to training, upward mobility and expanded job opportunities, and to recommend to businesses ways to better use the talents of women in the workplace.

Recommendation 9: Encourage employees, employee organizations, and labor organizations to work in cooperation with employers to examine the current and future role of women in the workplace, and to examine collective bargaining agreements and company policies to assure that attention is given to training, upward mobility, and expanded job opportunities.

Although some women, like some men, do not belong in the executive board room, many women do offer leadership potential not fully used in the traditionally female jobs they hold.

Recommendation 10: Urge government, business, industry, and labor to appoint more women to serve on their boards and commissions. Urge women in organizations to form talent banks listing women with appropriate skills and to make them more easily identifiable by government, business, industry, and labor.

Some organizations have established talent banks for women interested in being appointed to boards and commissions in the private and public sector, but in the past this effort has been disjointed and little used. Many networks, such as Charlotte Women Executives, Greensboro Professional Forum, the N.C. Women's Forum, as well as community groups, are springing up across the state to help provide information to members about employment opportunities and appointive positions and to share information about women who could assist the boards and commissions in their work.

Job Search

Another area of concern to women is that of searching for employment. The chance of finding a job depends largely on the aggressiveness with which the job search is pursued. Employment agencies exist to help the unemployed in their efforts to find work; however, they are apparently regarded as a resource by less than half of the unemployed. Public agencies are more widely used than private agencies which may require a fee for service, but still only about one-fourth to one-half of all unemployed job seekers turn to public employment agencies for help.

Blacks and other minorities tend to contact public employment agencies more than whites do, and men do so more than women. However, recent studies suggest that women may benefit more than men from whatever assistance might be offered at these agencies.

Recommendation 11: Request the various responsible state agencies, such as the N. C. Employment Security Commission and the State Occupational Information Coordinating Committee, to expand existing and fund new efforts to inform women seeking employment or seeking careers about job market trends and current employment, training, and retraining opportunities.

The Employment Security Commission's Job Search program should be enhanced so that information is coordinated with the State Occupational Information Coordinating Committee (SOICC) and is forthrightly presented to women throughout North Carolina interested in job trends, current job possibilities, or career planning for the future.

Special attention should be given to those volunteer skills which can be transferred to the marketplace and to training opportunities offered through both public and private programs. Displaced homemakers and workers dislocated by advances in technology should be the target groups for such attention.

Recommendation 12: Encourage the full use and public awareness of the job search program of the Employment Security Commission, the Job Training Partnership Act, and other community-based organizations by employers seeking workers and by women seeking employment or planning careers.

According to a nationwide study of several thousand new applicants at the U.S. Employment Service, a job referral from the Employment Service greatly increased the probability that women would be employed by the time the Employment Services conducted its follow up. Older women who received job referrals were twice as likely to be employed as those not referred (73 versus 37 percent).

Recommendation 13: Encourage North Carolina women to develop and use informal networks in addition to the more formal processes available to them, especially for the purpose of breaking down the barriers between affluent and non-affluent women.

Women find moving up the job ladder more difficult than men do. Networks can assist women in realizing that they will probably be labor-force participants for at least 25 years and that they need to set goals and career plans seriously. They can also provide women with information about the job search process and actual job openings. Networks help women compete in the marketplace where informal men's networks have operated for years to provide mentors and useful job information.

Recommendation 14: Urge women in non-traditional jobs to serve as mentors for women beginning or changing careers. Encourage organizations interested in promoting the employment of women in non-traditional jobs to form a statewide

network and to seek opportunities for exposing women to those jobs at earlier ages.

It is important that women seeking jobs look beyond the traditional ideas of what is "appropriate" and that they consider the potential for higher pay and greater opportunities for advancement associated with non-traditional jobs. However, the job seeker may find it difficult to overcome longstanding ideas or practices which prevent or discourage women from seeking non-traditional jobs. Individuals and organizations can play a significant role in encouraging women to consider these occupations.

Public Employment Programs

Historically, public works programs have been established to provide jobs for those having difficulty finding employment. However, few women have been employed in public works programs since small numbers of women are construction workers or laborers. Even though temporary, public employment programs such as the recently passed Emergency Jobs Bill should be designed to include jobs which are held by women as well as men.

The major piece of jobs legislation to come out of the 97th Congress was the Job Training Partnership Act (JTPA), whose purpose is to establish programs that lead to the unsubsidized employment of youth and unskilled adults. Young women and adult females, particularly teenage mothers, welfare recipients, older disadvantaged women, and displaced homemakers, stand to benefit from this program.

Recommendation 15: Request Congress and state and local governments to include women in the planning and the administration of public service and emergency jobs programs and to appoint women to private industry councils.

The Job Training Partnership Act requires the establishment of private industry councils (PICs) to help determine the skills and training needed in an area's labor force. Only three women now serve on North Carolina's seventeen-member PIC, the N.C. Job Training Coordinating Council. Because of the importance of these groups to local industry and workers, women should be included and should serve on all boards in significant numbers.

Although public employment programs offer jobs temporarily to many people who have otherwise been unable to find jobs, they are not the sole solution to employment problems. Recruiting and encouraging expansion of industries that will provide high-wage,

diversified employment are important parts of North Carolina's efforts to improve the state's quality of life for its citizens.

Industrial Recruitment

North Carolina has embarked on an ambitious plan to assist in diversifying the state's economy by encouraging new kinds of industry in North Carolina. Local chambers of commerce as well as economic development groups are also taking the lead in this effort. The community college system is providing training for new workers in new industries, and the General Assembly has authorized funds for training and equipment for this purpose.

Recommendation 16: Request the governor, lieutenant governor, the Department of Commerce, the post-secondary educational system, state and local government, local economic development boards, and all other officials or bodies with appointive powers to appoint a representative number of women to decision-making positions that deal with recruitment of industries and economic planning for the future.

Recommendation 17: Urge the governor, the Department of Commerce, the community college system, state and local government, local economic development boards, and North Carolina industries to conform to acceptable affirmative action policies and to ensure that women receive job training and positions in all levels of industry.

County governments also play an important part in securing new industries through the issuance of industrial revenue bonds (IRBs). These bonds provide tax-free loans to qualified industries. In order to qualify for an IRB, an industry must, among other things, pay wages that exceed those in the area. Industrial revenue bonds offer areas an opportunity to enhance the employment opportunities for local women.

Recommendation 18: Urge the Department of Commerce to change the criteria for determining which companies receive industrial revenue bonds, to require that the industries employ women in all phases and at all levels within their operations, and to deny such issuance to companies which violate civil rights and/or labor laws.

The large number of women entering and remaining in the work force will continue. Industries which need skilled workers must call on women because they are a vital part of the work force. Women then must have access to training and upward mobility in these new industries.

As women make their way into the work force, they encounter many of the same occupational health and safety hazards which affect their male co-workers. However, some women workers are being excluded from certain jobs under the guise of protecting them from occupational health hazards, while other workers are being unknowingly exposed to substances which are hazardous to their health.

Two pieces of federal legislation, the Occupational Health and Safety Act and the Civil Rights Act as amended in 1972 and 1979, were enacted to ensure workers a safe and healthy workplace and equal treatment in hiring, job placement, and employee benefits. The Pregnancy Discrimination Act, a 1979 amendment to the Civil Rights Act, further extends protection by guaranteeing that a female worker may not be fired or refused a job or promotion because she is pregnant or has had an abortion. However, concerns over the occupational health hazards for the reproductive system and fetus of female employees have set the stage for "protective" discrimination policies such as the demotion, transfer, and exclusion of women of childbearing age from certain jobs that might compromise their capacity to bear children.(38)

Recommendation 19: The state of North Carolina should increasingly:

- a. systematically establish standards for exposure to potentially harmful agents
- b. collect appropriate information and data on the existence and effects of occupational health hazards
- c. distribute information on occupational health hazards, including preventive health information, to local health departments, employers, and to the public
- d. be encouraged to enact "right-to-know" legislation requiring public and private employers to identify potential occupational health hazards within their operations and to disclose those hazards to all employees
- e. be encouraged to enact legislation which would protect the health and reproductive rights of employees exposed to

**occupational health hazards without
penalty to employees.**

As workers in factories, offices, and agriculture, women face exposure to a variety of occupational health hazards. Available research indicates that a number of occupations, especially those in which a vast majority of the female labor force is employed, are hazardous to fetal health because they expose workers to agents with fetotoxic potential, such as benzene, lead, vinyl chloride, carbon tetrachloride, and carbon monoxide. Among these occupations are textile workers, nurses/aides/orderlies, laboratory workers, dental hygienists, electronic assemblers, photographic processors, plastic fabricators, domestics, transportation workers, clerical personnel, and printing workers.(39) Limited research has been undertaken on the effects of industrial substances on women workers and female reproductive cells.

Information is also scarce on the effect on or sensitivity of males to some toxic agents and the potential effect on males' capacity to produce offspring.(40) The Council on Environmental Quality notes that:

"It does not necessarily follow that women are more sensitive to actions of any given agent. In fact, when extensive data were available, as in the case of smelter emissions or anesthetic gases, they indicated adverse effects on both women and men; they also show evidence of harm to the fetus following the exposure to toxic substances."(41)

The response of both the public and private sectors has been sporadic and lacking in uniformity. Neither the U.S. Department of Labor nor the Equal Employment Opportunity Commission (EEOC) has developed policies, leaving the states with the responsibility for protecting workers and business.(42) Individual businesses have taken one of two routes to protect female employers from occupational hazards. In some instances companies have adopted policies that mandate proof of sterilization for women employees who may bear children and work in contact with fetotoxic agents.

Other companies have simply banned all women workers from certain jobs, preferring discrimination suits to tort liability for any pregnancy problems which might be later associated with the workplace. Such a policy that excludes only women from exposure to certain agents further disregards any possible effect upon men, and consequently discriminates against men's rights to equal health protection as it denies women the right to fair employment.

Licensing of Professional Occupations

Rules or regulations which give one profession the control over the practice and/or licensure of members of a second profession may unduly limit the professional and economic opportunities of women workers.

In order to protect public health and safety, North Carolina's Legislature regulates many professions and service occupations. The benefits of regulation include helping the public identify qualified practitioners and providing the profession with a means of disciplining those who violate its standards of professional and personal conduct. The costs of such regulation involve restricted competition, decreased availability of practitioners, and less than full use of personnel, as well as those more minor costs associated with operating licensure boards. The consequences for the public can be increased prices of goods and charges for services.

What effect do occupational licensing programs have on the economic status of women? As consumers of goods and services, women are presumed to share equitably the public benefits attributed to such regulation. It can be argued that the costs, however, fall disproportionately on women primarily because of a single factor: the place of women in the labor force. Because women are concentrated in the lower-level occupations, restrictions on the practice of certain higher-status occupations effectively prevent women from improving their economic situation. The problem is not one of outright discrimination, but a more subtle process by which the dominant profession (largely male) controls the auxiliary professions (largely female). The effects of occupational licensing procedures can be seen, for example, in the cases of dental hygienists, midwives, and nurses whose freedom to pursue their occupation is severely restricted by dentists or medical doctors. Although some male-dominated professions, such as pharmacy and podiatry, face similar problems of domination by medical and dental doctors, these occupational groups have generally had more clout and have thus been more successful in pressing their causes than those health professions dominated by women. Because representatives of the controlling professions dominate the membership of the licensure boards, the system shows little inclination toward change.

Recommendation 22: Request the General Assembly to review existing and proposed occupational professional practice acts to:

- a. ensure that the licensing protects bona fide public health and safety concerns**
- b. define contemporary scope of practice and current standards of education and practice**

- c. provide for autonomy of professional governance
- d. require representation of both the public and the profession being licensed on the board of examiners

Although members of the auxiliary profession may be able to provide a higher level and wider range of services to the public, the dominant profession may limit the professional activities of the regulated occupation, for example, by prohibiting dental hygienists from providing certain dental services. Or it may insist that one profession work under the direct supervision of another, for example, by effectively limiting physical therapists to practice upon referrals from physicians. Or it may limit the number of auxiliary personnel who can be employed by the primary profession, for example, by prohibiting dentists from employing more than two hygienists. Or it may restrict how and where those services can be offered, for example, by prohibiting deliveries by nurse midwives except in hospitals having obstetrical units.

The Governmental Evaluation Commission studied many of the issues affecting occupational licensure, and their recommendations should be reviewed to determine the extent of corrective action which is still necessary. Their report concludes that:

".....although these programs are necessary, most have suffered from significant weaknesses. On many boards, the public has had little or no voice. Discipline for incompetent or negligent licensees is often weak or non-existent. Unneeded barriers impede the entry of qualified people into some professions and unnecessarily restrict the practice of some professions altogether. Fair competition is limited among providers of valuable and expensive services."(43)

Legislative proposals should be formed to remove barriers where the access to or practice of certain professions is restricted. Such proposals should include: encouraging fairer representation on licensure boards; allowing the regulated professions more voice in those decisions which directly affect their welfare; and adding public members and a sufficient number of practitioners representing all licensed occupations so as to broaden the perspective of licensure boards and ultimately provide assurance that the public interest, not that of the dominant profession, is being served. Separate licensing boards should be considered where the scope of certain professions has changed and where training requirements are sufficient to allow professional autonomy. Laws governing the professions should also be examined to see if legislation which restricts the practice of one profession, except with the express approval of another profession, is really essential to the public health.

MAINTAINING CONTINUITY IN THE LABOR FORCE

The wage disparity between men and women is the most basic problem for women who work outside the home in order to support themselves or their families. Two components are critical to any discussion of wage disparity: the concentration of women in labor-intensive, low-productivity jobs, as addressed earlier, and women's lack of continuity in the labor force. The greatest disparity in wages is found between men in general and married women. A lesser disparity is noted between men in general and never-married women. Breaks in the labor-force continuity most often occur because of over-riding family responsibilities. Married women tend to drop out of the labor force to have children at a critical time--when men are settling down in a chosen profession and beginning to look for ways to advance.(44) This suggests that resolving the potential conflicts between work and family would help improve labor-force continuity for women. Family-supportive benefits and personnel practices can be an important tool in this effort.

Existing employee-benefit plans and personnel practices date from the 1950s and 1960s when the typical worker was a middle-aged man supporting a wife and two children. Today this typical family represents only about 11 percent of all households. In fact, there is no longer a "typical" household.(45) An increasing number of families are headed by women. And more and more women with children, particularly pre-school children, are working.(46)

These trends, both of the increasing number of women seeking paid employment outside the home and of the increasing number of working mothers with young children, are expected to continue. By the mid-1980s, more than half the population will be in the labor force (total population meaning all people both adults and children). By 1995, an estimated two-thirds of the labor-force growth will have come from women, and as many as three-fourths of women workers will have children at some time during their working lives.(47)

Those women who seek to work and have a family will find themselves pulled between the needs of their families and the demands of their jobs because they have been expected to be the family's primary "caregiver." As late as the mid-19th century, the setting for Charles Dickens' novel of industrial England, Hard Times, it was a utopian hope that some day in the remote future, married women would not work but would instead stay home with their children. By World War I the idea that a "woman's place is in the home" had become more firmly fixed, and it had become the mark of the "self-respecting, working man" that "his woman" need not work for wages. As recently as the 1960s it was assumed that most women would cease to work after having their first child and would remain home to care for the child and family.(48)

Attitudes relegating women to the home have not changed significantly in recent years, but economic reality has forced women to balance the demands of family and work. Consequently, both have often suffered, resulting in absenteeism or lowered productivity at work, inadequate care for a child at home, and more.

Employers are beginning to understand the advantages of offering family-supportive personnel policies and benefits to employees. This heightened awareness and concern is well-expressed in the top recommendation of the 1980 White House Conference on Families:

"Business, labor and government should encourage and implement employment opportunities and personnel policies that enable persons to hold jobs while maintaining a strong family life. Family-oriented personnel policies can result in reduced absenteeism, greater productivity, and decreased stress. Toward such desirable ends, there is a need for such work arrangements as flextime, flexible leave policies, job-sharing programs, dependent care options and part-time jobs with pro-rated benefits."(49)

Both women and men workers will base more of their employment decisions upon the benefits and personnel practices of potential employers. Among those practices that may be proposed are alternative work schedules and leave policies.

Work Schedules and Leave Policies

In response to employees' needs to have more time or more conveniently arranged time to balance home and work responsibilities, many employers are providing alternatives to the standard workday such as flextime, flexible hours, job sharing, or flexiplace.

"Flextime" and flexible hours allow for flexible starting and stopping times based on the employee's choice, whereas "flexiplace" refers to the employee's home or some location other than the traditional worksite as the primary location for work. "Job sharing" permits two or more people to hold jointly the same full-time job. Other more innovative variations of flexible work scheduling have been negotiated between employers and employees.(50)

Employers and employees are also noting advantages to part-time work. Employers are expanding the kinds of jobs that are available to workers seeking part-time employment to include more challenging tasks. In addition, more and more employers are extending pro-rated benefits to those employees who work part time. A number of progressive, national corporations have a

long-established policy of providing fringe benefits to part-time workers.

In addition to flexible work scheduling, other personnel policies assist working parents in reconciling work and family responsibilities through expanded employee assistance programs which offer counseling and support for workers experiencing problems in this area. Other family-supportive policies include permitting an employee to use sick leave to care for a seriously ill family member, requiring less frequent transfers within the corporate structure, assisting in locating employment for the spouses of transferred employees, and providing more comprehensive maternity or paternity leave policies.

Despite the many options developed, however, employers remain cautiously receptive to these new policies, especially in the South. Private-sector companies, more than most government employers, are educating themselves about the range of choices and the complexity of the selection and administration process. Some are already offering some options, but many more are interested and expect that such practices will be available to employees in the future.(51)

However, the state of North Carolina and some local governments have made progress during the past few years in addressing the needs of their own employees. In the spring of 1982, Governor Hunt, as chairman of the Child and Family Services Interagency Committee, called on a special task force to identify exemplary, family-supportive personnel policies and practices already in the business firms in North Carolina. The governor also challenged the task force to appraise current personnel policies, practices, and benefits and to explore new and creative ways to respond to the needs of today's state government employees and their families.(52)

As a result of the work begun by this group and others in state government, significant steps have been taken to ensure that government personnel policies are more sensitive to the needs of workers and their families.

Improvements in several state government personnel policies have had a positive effect, especially on women employees:

- Parental leave--This policy, which was changed and broadened June 1, 1982 now provides leave-without-pay coverage for both parents during childbirth and a period thereafter. This same coverage is also provided for employees adopting a child.
- Flexible leave--Employee sick leave can now be used to care for relatives or children who are sick.
- Employment qualifications--State Personnel has instructed agencies and departments to consider

volunteer work as bona fide qualifications for employment.

- Job sharing--Through the Work Options Program, the state is trying to show the advantages of job sharing so that it will be more widely used.

In addition, the 1983 General Assembly funded an employee assistance program for state employees. The purpose of this program is to assist troubled employees in handling personal problems that adversely affect their job performance and productivity. Officials hope that this program will successfully provide marital counseling, drug and alcohol counseling and treatment, financial and legal counseling, and other services that will support and strengthen the worker and family.(53)

Other flexible personnel policies, such as flexible hours and educational leave, have already been implemented in state government. State government has also begun to consider the feasibility of adopting a "cafeteria-style" approach to benefits.

State government is not alone in its efforts. Some progress can also be measured among the local governments. The city of Durham is presently conducting a comprehensive review and update of its personnel and benefit policies in an effort to establish and expand programs to meet the changing needs of its employees. The city already provides, along with the more traditional benefits, an information and referral service to assist parents in finding affordable, convenient, and quality child care. Paternity and maternity leave policies are also being strongly considered for implementation.

Both state and local governments are encouraged to continue this innovative work and to take other needed steps to show that they are interested in increasing the productivity and morale of its employees while decreasing the potential for work-family conflicts.

Recommendation 23: Urge all North Carolina employers including state and local governments to:

- a. Implement family-supportive policies, work schedules, and leave policies that will assist persons in holding jobs while maintaining a strong family life.
- b. Provide benefit options--such as a "cafeteria-style" benefits package--that are flexible and more responsive to the needs of individual employees.

- c. **Provide increased opportunities for part-time work assignments that are challenging.**
- d. **Assist employees with quality dependent care for family members (children and dependent adults) by either company-provided or sponsored care or by developing assistance and referral services.**

More than 80 percent of all working women are in the probable childbearing years, ages fifteen through 44. Ninety-three percent of the women in this age group are likely to have at least one child during these years. These women are increasingly likely to return to the work force within a year following the birth of their children due to either the attraction of an emotionally satisfying career or the need for the income which the job provides, or both.(54) Only the presence of three or more children is likely to decrease the number of mothers in the work force. This family size, however, is increasingly rare in all industrialized countries.(55)

Flexibility in work schedules and leave policies offer working parents, particularly women, the flexibility to serve as "caregiver" and employee by reducing the potential conflicts of work and family. Flextime is one policy being used increasingly to provide workers with the needed flexibility.

Flextime--the umbrella work schedule covering a variety of arrangements that allow employees to depart from the standard eight-hour, five-day, 9-to-5 work schedule--evolved in response to the needs of working mothers. The concept came to the United States from European industry in the mid-1960s. In its most common form, it requires that an employee work during certain "core" hours--usually 9 a.m. to 3 p.m.--and allows free choice (within typical limits of 7 a.m. to 6 p.m.) for the remainder of the working day.

Studies of flextime programs indicate that men as well as women see the advantage of having flexible working hours, and that employers note higher worker productivity, lower turnover, and better employee morale.

A recent, two-year study of flextime conducted for the U.S. Energy Department recorded savings of 5 percent to 20 percent in such labor-related costs as productivity, absenteeism, and recruiting. At the Franklin County Welfare Department in Ohio, 84 percent of the employees on flextime said it improved their morale by giving them more flexibility for handling personal matters and reducing their commuting time. Their supervisors, moreover, reported significant improvements in the employees' work, and absenteeism figures showed a sharp drop in brief, unpaid absences.(56)

However, other studies have shown contrary results, i.e., lowered productivity.

Although most observers agree that alternative work scheduling can ease the work-family conflict for employees, they also note that the most successful applications involve white-collar, technical, or managerial employees. For example, the use of flextime is concentrated heavily in insurance, banking and finance, and the public sector.(57) In 1977, 12.8 percent of all government organizations with 50 or more employees were offering flextime or flexible hours.(58)

In North Carolina, citizens who were surveyed about new types of employment benefits, including flextime, job sharing, etc., reacted positively. The percentage of those who said they would like to see employers provide specific options ranged from a high of 85 percent for "sick leave from employers when their children are sick" to a low of 73 percent for job sharing, where "two workers share a full-time job so that each works part-time to get the job done."(59)

Some North Carolina companies are leading the way in offering a wide range of such benefit programs to all of their employees. One such company, Burroughs Wellcome Ltd. in the Research Triangle Park, sponsors among many other benefits a comprehensive health maintenance program and an employee counseling program. Each Burroughs Wellcome "employee family" is entitled annually to 10 hours of counseling--individual, marital, or family--or to 10 sessions of an on-going group. If more hours are desired, the employee then must help pay for this service.(60) Another company, Durham Orthopaedic Associates, has adopted a new management philosophy to recognize the contributions of its workers. Among its policies is one which allows an employee to be at home with a sick family member for several days without loss of income or to use sick leave rather than vacation leave in the cases of extended illness. In emergencies, employees may bring children to work when other arrangements fail. Employees also informally practice flexible hours among themselves, have access to subsidized refreshments and lunches, and they can take time off from work to attend educational programs.(61)

By responding to the family needs of their employees, these companies are maintaining and assisting their work force. Other companies have also retooled their benefit plans so that they can respond to the needs and expectations of the changing work force.

Flexible Benefit Options

Fringe benefits traditionally offered by employers to their employees do not reflect the financial needs and responsibilities of the increasing number of women who work as either single heads of households or as wage-earning partners.

Employers have historically found it necessary to offer higher wages, job security, and/or housing in order to attract needed labor. Today incentives include corporate stock options, bonuses, club memberships, educational subsidies, and medical and retirement plans. Child-care facilities were opened in the 1940s when U.S. industries needed to attract women workers. German industries formalized the concept of flexible working hours when women workers were needed during the 1960s. In the past these and other fringe benefits have helped employers attract and retain valuable employees, but dramatic changes in the labor force make it necessary to update these plans in order for them to continue as employment incentives.

For many employees traditional health and life insurance and pension plans still respond to their needs. But some employees, particularly single or second wage-earner parents and other "non-traditional" employees, have other needs.

A recent survey of Research Triangle area employers, conducted by the Center for Urban Affairs and Community Services at North Carolina State University, reported that most large companies have formal policies establishing standard benefits but do not include child-care assistance or offer employees a choice of benefits.(62) It follows then that employers should reassess their benefit packages and carefully consider using flexible plans to make certain that they are cost beneficial, i.e., are most responsive to the needs of their employees. Employees themselves can aid their employers in developing plans which are responsive.

Ten, even five, years ago "benefit options" were unheard of; instead, a single, uniform plan was imposed on all employees regardless of age, sex, marital status, or family situation. Employers who seek to review and update their employee benefit packages are increasingly considering flexible or "cafeteria-style" benefit plans.

Fringe benefits paid to American workers in 1980 averaged more than \$6,000 per employee for medical payments, pension, life and disability insurance, as well as paid vacations and other extras. According to Jane Bryant Quinn, these benefits "might cost a company 18 to 65 percent of [its] payroll."

But these traditional benefit packages may be outdated for workers and employers alike. Quinn says that some employers are buying a lot of "duplicate and wasteful benefits, such as life insurance for single people who do not need coverage and double medical insurance for working couples even though they can make claims against only one company's policy at a time." (63)

Greensboro's Lorillard Corporation is adopting a cafeteria-style approach to benefits, in which workers choose from a "platter" of benefits to suit their age and lifestyle. The company, believing that flexible benefits will help attract and retain good

employees, will be the first in North Carolina to offer this plan.(64)

A flexible benefits plan usually consists of two parts--"core" benefits that automatically apply to all covered employees and an optional layer that permits an employee to choose other benefits he or she will add to the core. Among the possible components which would provide support for working women and their families are:

- Emergency leave which would permit employers to deal with personal emergencies other than sickness.
- Medical insurance for dependent children or adults who may not be members of the employee's immediate family, but may be cared for by that employee.
- Extension of benefits for full-time employees or a pro-rated basis to part-time employees.
- Maternity coverage, including disability insurance for pregnancy related disabilities. Only 40 percent of employed American women are covered under private disability insurance. For those who are covered, the disability period as applied to childbirth is short and the payments are below wage replacement.
- Employee assistance programs, including stress management and financial counseling.
- Grievance or complaint processes for redress of personal injustices, real and perceived (discrimination, sexual harassment, and others).(65)

Two strong factors work against the potential for enhancing employee benefits to make them more responsive to the needs of workers, particularly for women, and their families. First is the economy. As long as unemployment remains high and there are sufficient workers to fill jobs, employers will be less likely to undertake changes in or additions to employee benefits. The second is resistance by some employers and employees to undertake a benefits program that is "new" and difficult to manage. But flexible benefit plans help the employer contain benefit costs while at the same time helping the employee to design a package that truly meets his or her own needs and the needs of the family.

But it is still important to realize that in an era marked by the high numbers of women and mothers entering and re-entering the labor force, companies with new and responsive benefits packages will find that the new packages provide an attractive incentive for potential employees.

Part-time Employment

A report of a reader survey from Better Homes and Gardens entitled "What's Happening to American Families?" suggests the need for additional opportunities for part-time work. Of the magazine's respondents who were employed full time and have children, 71 percent said they would prefer to have a part-time job or to share a job, even though their income would be reduced, in order to spend more time with their children.(66)

These results from the survey show an increasing concern about the need for increased flexibility in working arrangements. The results are particularly significant for North Carolina: in 1982, 30 percent of all employed women in North Carolina held part-time jobs, and 59 percent of all employed part-time workers in North Carolina were women.

North Carolina women already fill the majority of part-time occupations; however, increased and more challenging opportunities need to be available for those whose family obligations dictate a shortened workweek. Along with better work opportunities, however, these workers need the same kind of benefits package on a pro-rated basis as full-time employees.

Part-time positions generally offer no opportunity for advancement and have no job security or fringe benefits. People who hold such jobs are usually assumed to be intermittent workers without career ambitions, and the labor market has been structured accordingly. Since most part-time employment is in the traditionally female sector, more part-time female employees will only add to the existing problem of overcrowding.(67)

As the number of working wives increases, both spouses should have more incentive to reallocate their time between home and the workplace. Presently, husbands find it much more difficult than wives to reduce their working hours without a loss of incomes and status. However, as men begin to realize that their wives' incomes might allow them to slow their pace somewhat and direct their energies elsewhere, the possibilities for part-time employment may be enhanced. With support from employers, this trend would certainly help women enter better paying and more non-traditional positions and also diminish the distinctions between male and female jobs. Employers would also be able to tap a much larger pool of potential workers, and they might find that worker morale and productivity improve. Further, the dislocations of workers caused by the changing economy recommend experimentation of this kind.(68)

Dependent Care

Dependent children and adults pose persistent problems for the employee who must make care arrangements in order to work. Increases in the number of single-parent households, the number of

households in which both parents work, and the number of elderly persons, many of whom are physically dependent, all point to the likelihood that the situation will not resolve itself but in fact will become increasingly important.

Although many workers are faced with care problems for dependent adults, principally the elderly, the group currently generating the greatest concern is children. It is expected that by 1990, 64 percent of all families will have mothers in the labor force who have responsibility for approximately 10.4 million children under six years old. An increase is also predicted in the number of children under age 18 living with only one parent. In fact, nearly half of all children born today can expect to live in a single-parent household at some time before they are 18. The Children's Defense Fund estimates that some 5.2 million children who are age 14 and have parents employed full time are without adequate care.(69) Parents need available, dependable, affordable child care.

The U.S. Health and Human Services Department estimates that, of the 8 million pre-schoolers with working parents, 1 million to 2 million stay in licensed-care centers, with the rest in some type of family-home situation. One study has shown that working parents require an average of four different, simultaneous child-care arrangements because no single arrangement is reliable enough.(70)

But for many, the greatest concern is cost. A Carnegie Corporation study notes that day-care expenses average 10 percent of gross income for the working family, making them the fourth largest expenditure after housing, food, and taxes. Low-income families may pay as much as a third of their gross incomes for child care.(71)

Many families find that, as a consequence of government cutbacks, fewer of them are eligible for child-care assistance. So far, federal budget cuts have reduced social service funding by 20 percent, eliminating child care for at least 150,000 children of low-income families.(72)

Alternative sources of care may be available but may also be of questionable quality.

Recommendation 24: Request the General Assembly to direct the N. C. Day Care Licensing Commission and other appropriate state agencies to upgrade standards and encourage local groups to provide clear and accessible information to parents about the different levels and services provided by child-care facilities. Appropriate funds should be provided as necessary.

As consumers, parents have the right--as well as the need--to know what kind of care they are purchasing for their children. The Legislative Research Commission Study Committee on Day Care has been wrestling with many issues involving day-care services in North Carolina.(73) A primary concern is the licensing structure for individual, profit-making, day-care agencies. The General Assembly has authorized continuing this study on day care.

In addition, during the 1983 General Assembly, \$50,000 was appropriated for counties to use on a matching basis (up to \$5,000 for each county) for "county day-care coordinating agencies." That law defines "day care" to include adult day care. At least one area of the state now has an effective program for coordinating day-care services. In Mecklenburg County, this coordinating service was developed several years ago to assist parents who need quality care for their dependents.

The Mecklenburg County Commission on the Status of Women also published a report several years ago which provides information to Mecklenburg County citizens about the services provided at each day-care facility. Such programs serve as important models for other areas around the state. Local councils of women, as well as local day-care advocacy groups, should lead these efforts in their own communities.

A number of options for dependent care have already been developed because of the many differences in the needs and preferences among families. Some parents, for example, may prefer family care closer to home because they do not wish to commute in rush-hour traffic with young children or because they wish to keep their children in a home-like setting. There is also an increasing need for infant care as more mothers re-enter the work force shortly after the birth of their children. In addition, the need for more and high-quality care before and after school presents another gap to be filled. Another area of growing concern is special care for sick children and older dependents.(74)

Employers may consider providing a range of services in a variety of ways. The most commonly understood form of assistance is employer-owned, operated, or subsidized child day care; however, each organization should consider carefully the needs of its own employees before embarking on any plan. Four models of company-operated or subsidized care have been developed:

- the employer-owned, on-site care
- an off-site consortium model (day-care center established by a group of employers)
- the vendor program (purchase of a number of enrollment slots by employer)

- the voucher program (coupon given to employee worth a specified amount towards the purchase of care from provider of the service)

Where the community has an ample supply of services, parents may need help finding and selecting the most appropriate form of care for their children. Employers then can provide information and referral services or in-house consultants (usually personnel managers within the organization) to provide assistance, or may contract with a local, community-based information and referral agency to provide referrals at specified times at the workplace. Still other companies have supported projects that provide short-term health care for sick children of working parents.(75)

A North Carolina company which provides an effective program of on-site child care is SAS Institute, Inc. in Cary. After informal meetings between management and employees, this company decided to implement child-care service at no cost to employees. Along with other family-oriented programs, the on-site child-care program is available to any employee and family member at the SAS Institute. While not all employees need child care, the management views the two-career family as a component of the work force that is here to stay and feels that the need for quality child-care arrangements will increase rather than decrease. These programs reduce the high cost associated with the turnover of technical staff, increase employee productivity and morale, and generally make good sense for a firm that needs a stable work force to stay in a competitive business.

Recommendation 25: Request the General Assembly to increase the worth of tax credits allowable for child care for working parents and to include care for dependent adults. The General Assembly and Congress should further assist low-income, working parents by increasing the amount of funds available for day care.

Day care is a high and unavoidable cost for working parents. As noted earlier, it ranks fourth behind other necessities--housing, food, and taxes.(76) Recent changes in state and federal tax laws have provided both individuals and their employees ways to reduce the financial burden of dependent care. Still, about two-thirds of work-related, child-care expenses are not tax deductible.

The incentive for many corporate subsidy arrangements is the Dependent Care Assistance Plan (DCAP), Section 129 of the Internal Revenue Service Code included in the Economic Recovery Tax Act of 1981. The plan allows an employer's child-care contribution to be considered non-taxable income to the parent. The DCAP also enables child-care to be included in a flexible benefits program.
(77)

The state allows a 7 percent tax credit for working parents whose child or children are in day care. Combined federal and state tax assistance allows about one-third of work-related day-care expenses to be written off the parents' tax bill.

North Carolina has been one of the first states to subsidize day care for low-income families; North Carolina also has the second largest number of day-care organizations in the country. One reason is that North Carolina has consistently had one of the highest percentages of working mothers in the labor force. However, current levels of public expenditure for day care fall far short of the need. Additional support should be made available at the state and federal levels for those parents who cannot afford adequate care for children or adult dependents while they are working.

Day-care Workers

Because parents and employers are concerned about the quality of care their dependents receive, special attention must be given to the education and compensation received by those who care for those dependents.

Recommendation 26: Urge those who offer dependent-care services to provide opportunities for training and adequate compensation for employees providing the care. Any standards set for dependent care should include guidelines for minimum caregiver qualification and compensation.

The Legislative Study Committee on Day Care requested that the N. C. Department of Administration survey day-care facilities currently operating in North Carolina to obtain information on day-care services being provided and their costs. Information was received and analyzed on 91 centers. The results showed that the education levels and compensation of workers who care for the children were minimal.(78)

Further consideration of the training and pay of workers should be given by the Day Care Study Committee since adequate compensation and qualified caregivers are an important component in providing good day care for North Carolina's children.

Recognizing and Encouraging Family-supportive Policies and Benefits

While individual companies and some governmental bodies are undertaking innovative steps to provide vital support to employees and their families, some organizations are slow to recognize the

changes in our work force and the resulting need for family-supportive policies.

Recommendation 27: Encourage the state of North Carolina, N. C. Citizens for Business and Industry, local organizations, local groups and advocates for change to develop programs to inform employers and the public about family-supportive policies, benefits, and options. Companies which develop exemplary programs should be recognized publicly.

State government, through the Child and Family Services Interagency Task Force and the N. C. Council on the Status of Women, should distribute information about the need for family-supportive personnel policies and benefits and provide information to companies who should be offering these services to employees. An awards program could be developed for those employers, including government, who have made significant progress in providing such policies and benefits for employees. Local chambers of commerce, local councils on the status of women, local child advocacy groups and others could conduct similar programs in their own communities.

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RESOLUTIONS ADOPTED BY THE EMPLOYMENT TASK FORCE NOVEMBER 2, 1983

**A Resolution Calling for
Enforcement of Federal
Anti-discrimination Legislation and Orders**

WHEREAS, during the 1970s, 60 percent of the growth in the Nation's labor force came from women and that trend continues to be in evidence; and

WHEREAS, a large percentage of women workers remain in traditionally female occupations; and

WHEREAS, occupations predominated by women tend to pay less than those held by men regardless of educational or experience requirements; and

WHEREAS, Presidents and United States Congresses have issued executive orders and passed legislation to eliminate employment discrimination; and,

WHEREAS, the Reagan Administration has made it clear that it is not interested in the problem of wage discrimination or other forms of class action or systemic discrimination.

THEREFORE, Be It Resolved:

That the Employment Task Force of the North Carolina Assembly on Women and the Economy urge the President of the United States and the United States Congress to fund adequately and enforce vigorously the Equal Pay Act of 1963 as amended. Further, the President should not weaken any executive order regarding discriminatory practices based on gender, race, or age, but rather take steps to ensure enforcement.

This the 2nd day of November, 1983.

Elynor Williams
Chair,
Employment Task Force

Doris Cromartie
Vice-chair,
Employment Task Force

**A Resolution Calling Attention
to the Value of
Non-Paid Work**

WHEREAS, work is both the way most adults identify themselves and the central organizing principle of our lives; and

WHEREAS, Society has traditionally undervalued the contributions of women performing work without pay; and

WHEREAS, women have gained important skills in their work, both paid and non-paid; and

WHEREAS, non-paid work contributes significantly to the quality of life of North Carolina's citizens at little or no cost to business or government.

THEREFORE, Be It Resolved:

That the Employment Task Force of the North Carolina Assembly on Women and the Economy encourage government, business and industry, and labor organizations to consider the value of non-paid work to their organizations and their communities and the value of the skills acquired by those performing that work.

This the 2nd day of November, 1983.

Elynor Williams
Chair,
Employment Task Force

Doris Cromartie
Vice-chair,
Employment Task Force

**A Resolution Calling Attention
to the Roles, Rights and Responsibilities
of Employees and Employers**

WHEREAS, a variety of issues related to employee roles, rights, and responsibilities, for example "right-to-work," collective bargaining, etc., are the subject of much emotionally charged discussion.

WHEREAS, the Employment Task Force recognizes the need to study the roles, rights, and responsibilities of employers and employees in light of:

- o technological changes which will alter the nature of work and the kinds and numbers of jobs available; and,
- o federal budget cuts which hamper the ability of state and local government to respond to employee needs.

THEREFORE, Be It Resolved:

That the Employment Task Force of the North Carolina Assembly on Women and the Economy encourages government, business and industry, and labor organizations to study the roles, rights, and responsibilities of employees and employers.

This the 2nd day of November, 1983.

Elynor Williams
Chair,
Employment Task Force

Doris Cromartie
Vice-chair,
Employment Task Force

CHAPTER THREE

WOMEN AND FINANCIAL SECURITY

Introduction

North Carolina's history of law and tradition is strongly based on English common law which held that husband and wife were "one." Because for many years only the husband could own property and vote, that "one" was recognized as the husband. He, therefore, had all of the legal rights and responsibilities for himself and his family. Even though women have legally been able to own property in their own names for many years and were granted the right to vote in 1920, many of our laws, especially those of family law, have been slow to change.

For example, many of North Carolina's laws simply have not kept pace with the rapid increase of women entering the work force, soaring divorce rates, and a longer lifespan for most women.

Yet many North Carolinians have worked to ensure that our laws and policies - particularly those of property rights, marriage and divorce, child support and custody - are updated. The 1971 Legislative Research Commission's Study Committee on Sex Discrimination (1) began purging many of North Carolina's outdated laws from the books and suggesting appropriate changes. Recently, the N. C. Council on the Status of Women, the N. C. Center for Laws Affecting Women, the N. C. Association of Women Attorneys as well as organizations such as the League of Women Voters and the N. C. Extension Homemakers Association have worked to improve our laws. Many recent changes have come from the work of the Legislative Research Commission's Study Committee on the Legal, Economic, and Social Needs of Women.(2) For example, the Equitable Distribution of Property Law now recognizes marriage as an economic partnership; tenancy by the entirety laws now give equal control over rents and use of jointly owned real property to the wife as well as the husband; and laws affecting the enforcement of child support and legal domicile have been improved. Even though some areas still need attention, these changes are significant milestones toward equal legal, and thus economic, protection for women.

Despite changes in law and in practice, attitudes have changed slowly. Many women and men today still grow up expecting to live according to traditional, well-defined roles, and they are not prepared to cope with the many new choices, demands on their time and family situations in which they find themselves. This sex-role stereotyping, still prevalent in our homes, schools, and communities, reinforces the fairy-tale myth of "living happily ever after" and leaves many women unaware and unprepared for what they may face.

Improved educational opportunities and changes in our economy, have brought about new roles and expectations for both men and women, especially for married women. Women are learning that they

must take responsibility for their own lives and must assume an increasingly larger role in providing for themselves and their families. Yet many women find themselves unprepared to accept these challenges and lack the knowledge and confidence to set objectives and plan for their own and their families' economic well-being.

Two groups merit special attention: full-time homemakers and women in poverty. Homemakers, lauded as the mainstays of our society, are especially dependent because their work lacks financial recognition and/or because they have not or cannot adequately plan their future economic well-being. In addition, more women and the elderly make up the poor of our society, and particular attention must be given to those laws and policies which perpetuate poverty.

Until government, business and industry, as well as private and public groups, recognize that new barriers, problems and opportunities face women in their changing roles, women will not be able to adequately provide for their financial security. But when these barriers, problems and opportunities are addressed, women will be capable of accepting more responsibilities and meet additional challenges, thus increasing not only their own and their families' economic well-being, but also contributing more substantially to North Carolina's economic growth and development.

The first section, "Poverty," discusses what has been called the "feminization of poverty." The National Advisory Council of Economic Opportunity has pointed out two sources for poverty among women: women carry the major burden of childrearing and women still face limited opportunities in the job market.(3) This discussion focuses on those women who are unable to work, the dependent poor, and includes the following:

- Court-ordered Child Support
- The AFDC Program
- Sales Tax on Food
- Poverty-stricken Elderly

The second section, "Financial Rights and Planning," explores the new opportunities, responsibilities, and problems women have as they learn to plan for their futures. Among the topics discussed are:

- Recent Changes in North Carolina Law
- The Financial Insecurity of the Homemaker
- Inadequate Retirement Protection
- Marital Property and Alimony Laws

- Helping Women Obtain Financial Information
- Marriage as an Economic Partnership
- Monitoring Laws Relevant to Financial Security

The third and final section, "Insurance," comments on the importance of adequate coverage and examines how some insurance practices have been and still are discriminatory to women. The areas discussed include:

- Gender Discrimination in Insurance
- The Problems Women Face in Health Insurance

POVERTY

The past ten years have brought about more economic and social opportunities for women, but if present policies and trends continue, the future for some women - and their families - does not hold much promise. In fact, the N. C. Office of Economic Opportunity has reported that thousands of women in North Carolina can expect

"to live out a grim scenario: they can expect to grow up as a member of a poor family, secure a job which will keep them a member of the working poor, raise children alone and in poverty, and then join the majority population of the female aged poor."(4)

Even though the overall incidence of poverty decreased between 1970 and 1980 in both the United States and North Carolina, new figures show that the number of poor increased rapidly in 1980 and 1981 in our country.(5) Recent Census Bureau data for 1982 indicate that national poverty rates were at the highest level since 1965.(6) The higher poverty rates in 1982 have been partially attributed to higher unemployment rates and the cuts in federal social programs.(7)

Of particular concern is that even during the seventies while the number of families with income below the poverty level decreased, the percentage of those poor families headed by women increased dramatically. While the percentage of all North Carolina families with income below the poverty level improved from 16.3 percent in 1970 to 11.6 percent in 1980, the portion of those families headed by women climbed from 29.9 percent in 1970 to 40.2 percent in 1980.(8)

Being in poverty means having an income less than that determined by the Bureau of the Census to be necessary to provide the minimum requirements of subsistence. The minimum requirements for

subsistence are based on the cost of minimal food requirements. In the 1960s, the U.S. Department of Agriculture (USDA) developed the basic nutritional requirements and then calculated the cost of the food to meet those requirements. Since consumer studies indicated that low-income families typically spent one-third of their income on food, the Social Security Administration multiplied the USDA figure by three to arrive at a poverty level. The basic poverty index was then refined for family size and age. While the figure has been annually adjusted for inflation by the Census Bureau, it does not consider regional cost-of-living differences.(9)

In 1979, two-thirds of the poor, nearly one in every ten North Carolinians, were living in extreme poverty; that is, they lived on less than 75 percent of the amount calculated to be the poverty level, which in 1979 meant an annual income of less than \$6,975 for a family of four.(10) These figures do not include the state's near poor, the people in households with income not more than 25 percent above the poverty threshold. The number of near poor was estimated to be over 333,000 in 1979. The combined numbers--839,000 people in poverty and 333,000 people near poor--totaled 1,172,000, or one out of every five persons in the state.(11)

Many recent state and national studies have focused on the problems of poverty, especially on the growing number of single-parent families and the elderly who make up an increasingly larger segment of the poor. Because women head a growing proportion of poverty households, this trend has been described as the "feminization of poverty."

The Commission on the Future of North Carolina gave much attention to the problems of poverty and the feminization of poverty. In its final report, The Future of North Carolina: Goals and Recommendations for the Year 2000, the commission states that

"U.S. Census data indicate that, at every age, and for both blacks and whites, females are more likely to be poor than are males in the United States. The difference in poverty rates between genders rises with age. Among those sixty-five and over, females are almost twice as likely to be poor."

The Commission also reports that, among household types, poverty rates are highest for families with female-householders, no husband present.(12) Demographic trends indicate that both the number of female householders and the number of females over 65 are likely to increase dramatically over the next 15 to 20 years. (13)

The percentage of single-parent households in the United States and North Carolina has dramatically increased. Whereas in 1970 single-parent households represented over 12.5 percent of all North Carolina households, the number increased to 19.2 percent by

1980. Single-parent families, as well as minorities and the elderly, are more vulnerable to poverty than any other groups in society. "The likelihood that a single-parent family headed by a woman will be poor is one in three; for a single-parent family headed by a male the likelihood is one in ten, and for a two-parent family headed by a man it is one in nineteen." (13)

Many reasons account for the increase in poverty among women. Half of all first marriages end in divorce. In 1981, one of every six live births in the United States was illegitimate. (14) Because women live longer than men, large numbers of women will live their last years as widows. As the National Advisory Council of Economic Opportunity points out in its 1981 Report,

"women are poor for different reasons than men are poor. Men generally do not become poor because of divorce, sex-role socialization, sexism, or, of course, pregnancy... The same divorce that frees a man from the financial burdens of a family may result in poverty for his ex-wife and children."

The Commission on the Future of North Carolina recognized that those people who are able to work need comprehensive training and job placement programs to help them overcome poverty. The commission further recognized, however, that "the majority of the poverty population consists of persons unable to work." Those unable to work consist primarily of children under age 18, elderly persons age 65 and older, and the disabled. (16)

Enforcing Court-ordered Child Support

A major cause of poverty among women is divorce, a significant fact because over one million American marriages each year end in divorce. (17) Upon divorce, women are made the custodial parent about 90 percent of the time. But women are often less financially secure than men, and they often must raise their children in or near poverty if child-support payments are not made. The significance of the problem increases considering that:

- The number of households headed by women, no husband present, increased from 51.2 percent in 1970 to 56.2 percent in 1980;
- The number of children living in fatherless families grew to almost a quarter of a million, an increase from 11.7 percent in 1970 to 16.7 percent in 1980; (18)
- One estimate states that by the 1990s only 56 percent of American children will spend their entire childhood living with both natural parents. (19)

According to the American Bar Association, recent statistics show that only 59 percent of families with a female head and the father

absent have ever received a court judgment establishing a child support order at all. Of the 3.4 million American women due child-support payments in 1978, only 50 percent received the full amount; 23 percent received some amount; and 28 percent received none.(20) The N. C. Administrative Office of the Courts estimates that 60 percent of all court-ordered child support and alimony awards are in arrears, meaning unpaid and overdue.(21) This estimate does not include those cases in which the first payment was never made. Furthermore, not all child-support agreements are court-ordered, and data are unavailable for the non-court-ordered agreements. To compound the problem, non-working or low-paid spouses are less likely to be able to afford legal help to enforce child-support judgments.

Recognizing the problems with enforcing child-support payments, the 1983 General Assembly sought to improve child support enforcement. Much of the legislation was recommended by the Legislative Research Commission's Committee on the Economic, Social and Legal Needs of Women.

One new law permits child-support payments to continue until a child graduates from high school or reaches the age of twenty.(22) Before this provision, court-ordered support stopped as soon as the child reached eighteen. Another statute allows a parent to voluntarily assign unemployment compensation benefits to satisfy a child-support obligation and allows a child-support enforcement agency to garnish unemployment compensation if benefits are not voluntarily assigned.(23) Additional legislation permits enforcing child-support obligations while custody decisions are being appealed.(24) Other new laws establish automatic procedures in both civil and criminal court that begin action when child support is in arrears. The clerks of court are now required to take an active role in the process of enforcing criminal and civil child-support orders, thereby decreasing the legal burdens on the custodial spouse.(25)

The Department of Human Resources supervises the child-support enforcement program (IV-D) which helps enforce support obligations through local agencies, usually in the county social services departments. Section 451 of the Social Security Act creates a federal/state program for "enforcing the support obligations owed by absent parents to their children, locating absent parents, establishing paternity, and obtaining child support." This section is Title IV, part D of the act and thus is called the IV-D program. The IV-D program was established because many spouses were not receiving court-ordered child-support payments, causing more families to need government assistance. With IV-D, the government is reimbursed for its support to Aid to Families with Dependent Children (AFDC) recipients and collects child support awards on behalf of non-AFDC custodial parents so that they will not have to resort to public assistance. Child support collected for AFDC recipients goes to federal, state, and county governments to repay the AFDC payments made to the custodial parent. The

support obligations established, however, directly benefit the custodial parent when they no longer receive AFDC.

Although IV-D services to non-AFDC parents were required by federal law, North Carolina did not initially provide full services to non-AFDC clients in the same way that it provided services to AFDC recipients. However, a recent lawsuit has resulted in more services to non-AFDC clients and their families. Support collected for non-welfare families in North Carolina goes to those families.

To assist in financing this service to non-AFDC parents, the General Assembly in 1983 passed legislation allowing the IV-D agencies to charge a \$20 application fee and to deduct 10 percent of the amount collected until legal and administrative costs for assisting non-AFDC parents with child-support enforcement are recovered.(26) If the 10 percent deduction does not net enough to cover expenses, the applicant, upon order of the court, will owe a debt to the state.(27) Federal law allows the IV-D program to recover administrative and legal costs from either the absent parent or the custodial parent. Experience may show that collecting from the absent parent would be preferable to creating a further obligation for the custodial parent.

As noted earlier, beginning October 1, 1983 increased responsibility for child-support enforcement rests with the court system. When enforcing a criminal support order, if a defendant is in arrears on child-support payments, the clerk of Superior Court sends a notice to the defendant. If the payments are not made, the clerk notifies the district attorney and probation officer, if there is one, who will begin proceedings for revocation of probation. (28)

In civil cases, the clerk will order the supporting party to appear in court and show cause why the party should not be held in contempt of court for failing to meet his support obligations. If the custodial parent wants legal assistance but does not have a private attorney or representation through the IV-D program, the judge will appoint an attorney from a list maintained by the clerk. However, since this attorney will be a volunteer, the availability of an attorney from the clerk's list depends on the private bar's willingness to serve. In both criminal and civil cases, the clerk of court will keep records of court-ordered support payments and will take action when those payments are in arrears, thus partially relieving the legal problems of the custodial spouse. (29)

Recommendation 1: Mandate the General Assembly to provide adequate funding of clerk-of-court initiated child-support enforcement with the goal of efficient and effective statewide implementation no later than July 1, 1984.

It is important to note that the effectiveness of this law will depend on the ability of clerks' offices to add necessary personnel and data processing equipment to fulfill their recordkeeping requirements. There are approximately 100,000 cases of court-ordered child support in North Carolina, and approximately 60 percent are in arrears. Notices of arrearages began going out to those approximately 60,000 delinquent parents on October 1, 1983. Until the necessary data processing equipment and/or permanent employees can be hired, implementing this law is being achieved by using temporary employees in the county clerks' offices. Appropriating the necessary funds to provide data processing equipment and personnel for this purpose statewide should be a top priority of the General Assembly in the 1984 session.

In addition to the clerk-of-court initiated system, remedies for collecting child support should be strengthened. For example, under current state law, the court can order wage assignment at the time of the child-support order or anytime thereafter, even if a payment has not been missed. However, under the present wage-assignment situation, the employer of the supporting parent may legally refuse to cooperate. Under a wage-garnishment order, which may be requested only when a payment has been missed, the employer must comply with the court's order to withhold part of the employee's wages to meet the child-support obligation.(30)

Recommendation 2: Mandate the General Assembly to provide mandatory garnishment for child-support cases in arrears.

At the present time the custodial parent may petition the court for an order of garnishment if the supporting parent is delinquent or erratic in making child-support payments. Mandatory garnishment would remove the judge's discretion in each individual case and lift the burden of seeking garnishment from the custodial parent. All child-support orders would include an order for garnishment to be automatically placed in effect when a payment is missed unless the supporting party or employer shows reason why the garnishment should not be ordered by the court. Garnishment is a strong step but a most effective means of collecting child support. Child support should be as major an obligation and responsibility as paying taxes.

Improving the AFDC Program

The Aid to Families with Dependent Children (AFDC) program is a major component of the welfare system in the United States. To understand the problems of the AFDC program, it is necessary to understand what the program was designed to do.

Human services have expanded and improved through the years both in North Carolina and the nation. In addition to cash benefits through Supplemental Security Income and Aid to Families with Dependent Children, needy households also receive money or coupons such as Medicaid, food stamps, housing subsidies, and fuel allowances for special needs. These welfare expenditures lift millions of people out of poverty and partially relieve the economic distress of millions more who remain in poverty. The Congressional Budget Office estimates that the poverty population would double if all Social Security benefits, public assistance payments, and other government transfers were cut off.(31)

However, equally needy households do not necessarily receive equal assistance from government. In North Carolina, the indigent aged and disabled receive three times as much monthly cash assistance as do indigent single-parent families, suggesting that some poverty groups are viewed as more deserving than others.(32)

Beginning in 1973, aid for the aged, blind, and disabled--all categories of public assistance except AFDC--has come directly from the federal government's Supplemental Security Income Program (SSI). The benefit levels for SSI have been consolidated and set in accordance with uniform, national standards under the supervision of the Social Security Administration.(33)

In North Carolina there is currently no cash payment program for all people in poverty. The purpose of the remaining state-wide program, AFDC, is to provide support for dependent children. But this program needs improving.

AFDC provides no support to single individuals, only to families with dependent children. Most AFDC families are single-parent families, and most single-parent families have a woman as that single parent. Very few male-headed households qualify for AFDC. Two-parent families can qualify if at least one of the parents is disabled.

In a recent article, Eleanor Holmes Norton pointed out that the only program directed at poor, female-headed families is AFDC. Originally designed "as a stop-gap measure to enable families to survive during periods of economic distress," AFDC has been expanded to try to cover families with fundamental problems. Norton claims that "AFDC needs to be replaced with approaches that lead families toward economic independence."(34)

Obviously, long-term alternatives to the current welfare programs must be developed; however, in the short term, it is important to recognize that current benefits under the welfare program are inadequate. For example, before the 5 percent increase in 1982, a North Carolina mother of two young children with no other income received \$192 (maximum payment) under the AFDC program and \$151 in food stamps, for a monthly total of \$343. This annual income of \$4116 is 57 percent of the 1981 poverty level guidelines for this size family.(35) Ironically, the State pays three times as much

to care for needy children outside the home (such as foster care) than it does for children on AFDC. (36)

Recently, Governor Hunt announced that the North Carolina AFDC error rate has been reduced from 4.7 percent for the six months ending October 1981 to 2.4 percent for the six months ending in April 1983.(37) The error rate reflects persons incorrectly receiving benefits, persons receiving an inaccurate amount of benefits and persons who were denied benefits though they were eligible. More workers and a computer system were partially credited with reducing the error rate. Obviously, such changes cost money; however, the additional savings should be considered in increasing the level of payments to qualified AFDC recipients.

Recent studies have indicated when given a choice between working and receiving about the same income from welfare, most AFDC recipients preferred to work. Eligibility criteria for AFDC should be changed so that AFDC recipients do not lose AFDC benefits until and unless their total income from AFDC and wages exceeds the poverty level. There should be incentives to work, not penalties for working.

Recommendation 3: Mandate the General Assembly to improve the AFDC program by authorizing and appropriating funds for an increase in current payment levels and for adding optional programs.

Recommendation 3a: Increase payment levels by 10 percent in 1984 and provide annual increases until recipients reach the poverty level.

The General Assembly sets the state's AFDC payment levels. The U.S. Department of Health and Human Services then matches with federal funds the state-determined payment standards. Because AFDC benefits are not indexed to changes in the cost of living as are Social Security and SSI benefits, there is no protection against inflation. Federal guidelines require only that states periodically review their standards of minimum need and adjust the standards to reflect increases in the cost of living. There is no statutory obligation to increase benefits payments consistent with the increased standards. A state may simply choose to keep payment levels constant and fund a declining percentage of new need standards.(38)

The General Assembly has increased the AFDC grant on two occasions since 1974, a 5 percent increase in 1979 and another 5 percent increase in 1982. This raised the maximum benefit level for a family of three from \$183 to \$202 per month.(39) But despite these increases the gap between benefits and the poverty level has grown significantly since 1975 because North Carolina benefit levels have failed to keep pace with inflation. Between 1975 and

1981, the official poverty level increased by approximately 67 percent while inflation, as measured by the Consumer Price Index, increased 73.4 percent. During that time North Carolina increased its benefits only 5 percent. Thus the buying power of AFDC recipients dropped. Before the 5 percent increase in 1982, North Carolina ranked 39th in the country in its AFDC benefits levels for a family of three with no other income.(40)

North Carolina currently pays far less in AFDC benefits than the official poverty guidelines:

Family Size	N.C. AFDC Benefits Per Year	Official Poverty Guidelines
1	\$1608	\$4860
2	\$2112	\$6540
3	\$2424	\$8220
4	\$2651	\$9900

Even considering the food stamps and Medicaid benefits which supplement the AFDC cash grant, North Carolina AFDC recipients are forced to live on far less than the amount set by official poverty guidelines.(41)

The Department of Human Resources (DHR) estimates the cost of immediately increasing AFDC payments by 10 percent to be \$15.7 million, of which the state and local government share would be \$4.8 million. Increasing the payments to the appropriate poverty level for each family size and composition would cost \$285.7 million per year, of which \$87 million would be the state and local share.

Recommendation 3b: Expand the North Carolina AFDC program to include the optional federal matching provisions available for coverage of pregnant women.

The federal law allows states to choose adopting the so-called "AFDC-Unborn" program. This program provides that a monetary amount be given the last three months to the non-working, unsupported, pregnant woman. North Carolina has never adopted this program.

If a woman has a job when she becomes pregnant, a number of health problems may prevent her from working the full term of the pregnancy. This is especially true in the jobs typically available to the working poor, such as heavy manual labor, jobs requiring frequent bending over, or factory jobs with little opportunity for breaks.

The resources available to a pregnant woman with little or no income are not adequate. Due to a 1981 change in North Carolina law, she can now apply for and receive Medicaid before her child is born, and she can get food stamps.(42) However, unless she has other children, she is not eligible for an AFDC cash grant to pay the rent and supply other necessities until after her child is born.

For eleven months in 1974 and 1975, North Carolina, under a temporary court order, gave benefits to pregnant women. (43) During that time, an average of 1.7 percent of the total AFDC cases were pregnant women, and the additional AFDC expenditure was only .089 percent of the total AFDC budget. At that time, the federal government allowed the states the choice of providing AFDC during the entire pregnancy. Today the choice is only available for the last three months before the expected due date.(44) The total cost of adopting coverage for pregnant women is estimated by DHR to be \$1.6 million per year, of which \$.5 million would be the state and local share.

Recommendation 3c: Expand the North Carolina AFDC program to include the optional federal matching provisions available for coverage of families with unemployed parents.

Under current law, two-parent families in North Carolina are not able to obtain AFDC for themselves and their dependent children unless one parent is disabled. Therefore, unemployed parents may be forced to separate so that one parent can receive AFDC benefits for the children.

North Carolina is among 31 states that still withhold financial assistance to two-parent families.(45) Unless one parent is disabled, the only way the two-parent family can become eligible for public assistance is for one parent to abandon the family. In the AFDC-Unemployed Parent Program as it exists in the states that have adopted it, unemployed parent coverage can only be provided when the parent who is the principal wage earner has been unemployed for at least 30 days, has not refused a bona fide offer of employment or training for employment, and has passed other work requirements detailed in the regulations.(46) If DHR were to cover families with unemployed parents, the estimated cost is \$6.3 million per year, of which \$1.9 million would be the state and local share.

Sales Tax on Food: An Undue Burden on Poor People

Sales tax is generally considered regressive because low-income people must spend a larger portion of their money than those with higher incomes, therefore paying out a larger percentage of their income on taxes. Applying the sales tax to food, which North

Carolina did in 1961, makes the tax more regressive because food is a necessity. Surveys indicate that low-income families spend approximately one-third of their money on food. Forty-five other states levy sales and use taxes but 25 of these exempt food.(47)

Recommendation 4: Mandate the General Assembly to eliminate the sales tax on food as soon as possible.

Completely eliminating the sales tax on food for home consumption would be very expensive; the Department of Revenue estimates a \$200 million revenue loss in state sales tax and 1 percent local sales tax for fiscal year 84-85.(48) The revenues from sales tax on food support education and other necessary services; therefore, to offset the revenue loss, other taxes such as the general sales tax, sales tax on non-necessities or income taxes could be increased.

The Elderly Poor

Older citizens are less likely to benefit from education and employment solutions to poverty than are other age groups. Sylvia Porter has noted that of the approximately four million recipients of Supplemental Security Income (SSI), more than two million are elderly. Seventy-three percent of those people are women.(49)

Recommendation 5: Urge Congress to restore the minimum Social Security benefit to those below the poverty level.

The Social Security System is in financial difficulty, and one of the means designed to restore the system's financial status was to eliminate or limit the so-called "double dippers." Some individuals with extensive retirement income worked in a Social-Security-covered position just long enough to qualify. In the absence of a minimum payment, these "double dippers" would get less and save the system's resources. However, in the fall of 1981, it was estimated that of the two million people then receiving the minimum benefit, only 12 percent had any other pension, and the great majority receiving \$122 per month were widowed homemakers.(50)

Recommendation 6: Mandate the North Carolina General Assembly to provide assistance to impoverished older citizens.

Of people over 65 in North Carolina, 24 percent are below the poverty level.(51) As mentioned earlier, women over 65 are twice

as likely to be poor than are men over 65. Since North Carolina's population is expected to become older, the number of people 65 and older increasing from 10 percent to 14 percent of the State's population by the year 2000 (52) efforts must be made to help these people escape poverty.

FINANCIAL RIGHTS AND PLANNING

Women must accept financial responsibility for themselves and for their families. But to do this, women need to be assured of equal rights and opportunities as well as responsibilities. They also need to understand their individual situations in order to make their choices.

As a matter of public policy, women should be treated equitably and, moreover, consistently. Women should not be encouraged by one policy to act in a particular way and then be penalized by another policy for their action. For example, social policy encourages women to have children, while both Social Security and many private-pension plans penalize women for taking that time away from a job. With opportunities, knowledge and self confidence, women will be able to contribute much more to the marketplace and to their own economic well-being.

Women have traditionally left financial matters to the men in their lives. Marriage presumably assured financial security. Society reinforced this practice in many ways, such as providing that a spouse could share in a wage earner's benefits under Social Security retirement and disability programs, and by providing a right-of-survivorship option in many private-pension plans. However, a marriage ended by divorce or death might mean the end of any monetary security available through the spouse.

Social Security benefits and pensions are in many cases available to women wage earners in their own right. Neither Social Security nor most private-pension plans explicitly discriminate against women. Both, however, provide maximum coverage to full-time wage earners and base their benefits on income earned.

Therefore, those people who do not earn income or who earn low income and/or work less than full time, do not receive maximum Social Security or pension coverage and, in fact, may receive no benefits at all. Because Social Security was designed to be a retirement supplement, people with minimum Social Security benefits who have not planned or been able to provide extra sources of retirement or disability income are most likely to experience financial problems. These people are much more likely to be women than men.

All women, full-time wage earners as well as full-time homemakers, must plan for their own financial futures. Further, society is responsible for ensuring that ways of becoming financially secure are equally available to everyone.

Recent Changes in North Carolina Law

Recent efforts of the General Assembly have helped North Carolina women gain extensive financial rights. In the 1983 session, the Legislature addressed issues such as legal domicile, tenancy by entirety property, and equitable distribution of marital property.

In determining tax domicile, the N. C. Department of Revenue had taken the position that a woman living and working in another state had an income tax obligation to North Carolina merely because her husband was a resident of North Carolina. However, the attorney general disagreed with Revenue's interpretation of the law in that same case. To clarify the law in these cases and provide equal treatment, the 1983 General Assembly enacted a new law ensuring that for tax purposes a woman's domicile would no longer be determined by the domicile of her husband. (53)

Real property owned by a married couple is often owned as "tenancy by the entirety." Characteristics of this type of ownership include the "right of survivorship," so that when one spouse dies, the entire property owned jointly becomes the property of the surviving spouse. Also while living, one spouse cannot dispose of the property without the consent of the other. However, until a new law was passed in 1983, both spouses did not have equal access to nor equal control of the income produced by such property nor its use, even though there was an equal obligation to pay taxes on income from such property. Before the change in 1983, the husband legally had sole access to and control of rents, profits and use of the jointly owned property. (53)

North Carolina property laws relating to divorce settlements have also changed slowly. Only since 1981 has a spouse been allowed to petition the courts for an equal division of marital property. Before the Equitable Distribution of Property Act, common law dictated that property acquired during a marriage belonged to the husband unless the wife could document her financial contribution to it or unless her name was recorded on the deed. Now marital property is essentially the real and personal property acquired by either or both spouses during the marriage and before separation. Separate property is generally all other property, including inherited property and property acquired in exchange for separate property. (55)

Prior to 1983, a major element of separate property was retirement or pensions rights. This designation of separate property was especially harmful to spouses who did not work outside the home or were employed part time. Often one spouse did not work for pay due to a mutual agreement that one spouse needed to spend full time taking care of the children and the home. Also, since careers with large corporations or the military involve frequent moves, the dependent spouse may have forfeited career goals or may have had little opportunity for continuous employment. These spouses have little chance to earn retirement or pension credits for themselves.

A new North Carolina law provides that vested pension or retirement rights, including military pensions covered under the Uniform Services Former Spouse Protection Act, are now included as marital property and therefore can be considered under equitable distribution provisions. Expectation of nonvested rights, however, remains separate property.(56)

Even with the new pension law, though, problems remain for spouses who must rely on the pension or retirement of the other spouse. For example, if the pension-earning spouse dies prior to retirement age, neither the surviving spouse nor any former spouse may receive any benefits.

Additional 1983 legislation on equitable distribution provides for an injunction at the time of separation to prevent the unauthorized disposal of marital property, or the court may order a bond of sufficient amount to protect the interest of the other spouse.(57) Still other legislation sets the date of valuation of marital property as the date of separation.(58)

Despite the recent legal accomplishments which offer women better opportunities for achieving financial security, areas of concern remain, especially about marital property and the award of alimony. Women generally lack information about financial rights and planning. Additional information and increased awareness of likely sources of information should be available.

Marriage is still not completely acknowledged as an economic partnership. When two people marry, they merge assets and liabilities; they make decisions about the roles and responsibilities of each partner. Yet the responsibilities of each in reaching their combined goals are not always equally recognized. The full-time homemaker makes a significant economic contribution both to her family and to society, yet this contribution does not "count" in any financial measure.

Legislation specifying rights and providing opportunities is necessary but not sufficient for women to achieve financial security. Judicial interpretation and implementation of the new laws must also recognize those rights and opportunities. Regardless of which role or roles a woman might play, she is often economically vulnerable.

The Financial Insecurity of the Homemaker

The full-time homemaker usually depends on her husband's Social Security, pension, will, and salary for financial well-being. While financial security may be possible for wage earners, it may not be for those who, like homemakers, perform unpaid services. Under Social Security, a homemaker may receive payments if the wage-earner spouse dies or is disabled. Payment of benefits, however, will depend on the worker's contributions, the spouse's

age and physical condition and whether there are minor children in the home. These payments are the same regardless of the sex of the wage earner and of the dependent spouse.(59) According to the Pension Rights Center, the average age of a widow is 56, and unless she has a child under 16, she cannot collect Social Security until she is 60.(60) Thus many widows may have several years with no Social Security income.

Access to pension funds depends on the pension and what options, if any, the wage earner elects. Most private pensions come under the Federal Employee Retirement Income Security Act (ERISA). Under ERISA, pension plans do not have to pay either the worker or spouse until a worker reaches retirement age (usually 55).(61) The Pension Rights Center estimates that 70,000 widows over the next five years will get no pension benefits because their husbands will die before age 55.(62) Also, plans can require minimum years, generally 10 or more, of continuous service. In order to have a survivor-benefit option, plans may require a minimum time of marriage, often one full year before retirement and before death, as well as a minimum time in advance of choosing a survivor's option. All plans under ERISA must now offer a survivor's option, but the employed spouse must choose that option or the one at home gets nothing when the employee dies.(63)

Individual Retirement Accounts (IRAs), available to people with earned income, allow a maximum contribution of \$2,000 per year to an account. A married couple with only one spouse earning income may contribute up to \$2,250 per year to two separate accounts, neither of which may exceed \$2,000. IRAs are available for wage earners and self-employed persons and their spouses. Even if an income-earning spouse does not have an IRA, his or her non-income-earning spouse may have one.

Inadequate Protection for Wage Earners

Most women who are employed full time outside the home are covered by Social Security; some may be covered by pensions. However, according to recent estimates, just 13 percent of all working women actually receive their pension benefits.(64) Many women are not covered or are inadequately covered by private pensions because their firms do not offer pensions--sales and service industries have the fewest pension plans--or because some plans do not cover all workers: the plans exclude office personnel while including assembly-line workers.(65) A 1979 survey found that 70 percent of male employees in manufacturing were covered by pensions as compared to 49 percent of females. In contrast, only 26 percent of men and 16 percent of women in retail trades were covered by pensions.(66) Some pensions base their retirement payouts on sex-based actuarial tables; thus, a woman may receive lower monthly payments than a man with comparable service and pay. People with earned income may establish an IRA to substitute for or supplement a pension.

A majority of women probably do not fall into either the full-time homemaker or the full-time employee categories. The majority have been or are working for pay but have had an interrupted career. Women in this group are quite likely to have financial problems.

Social Security benefits are based on the number of years worked, but when the benefits are calculated, the five lowest-paid years are not considered. For example, in order for a person born after 1929 to receive Social Security benefits, she must be employed for at least 40 calendar quarters, earning a minimum of \$340 per quarter. If she works some part of a year and earns \$1360 or more, her time will count as four quarters worked. Work does not have to be consecutive, but payments are tied to average earnings over the entire work life. Periods of no earnings are averaged in as zero. At present, Social Security guidelines calculating disability benefits permit, without penalty, three years of non-employment due to child care. However, no similar non-employment years are allowed in calculating retirement benefits. Social Security does allow a divorced person to share benefits earned by his or her spouse if the marriage lasted at least 10 years.(67)

Private pensions are relatively inflexible about part-time or interrupted careers. For example, some pension plans do not count service before age 22, do not count service prior to a break in service unless specific criteria are met, and do not count part-time, part-year or seasonal work unless at least 1,000 hours per year were worked.(68) In addition, most do not have provisions for pension sharing in the case of divorce. State courts may consider pensions as marital property or consider them in property settlements.

Marital Property and Alimony Laws: Amendments Needed

A Uniform Marital Property Act has been prepared as guidance for State legislation. Even though North Carolina's laws on marital property have been substantially reviewed and rewritten in recent legislative sessions, there are still gaps.

Recommendation 7: Urge the Legislative Research Commission's Committee on the Economic, Social and Legal Needs of Women to review the Uniform Marital Property Act for possible recommendation to the General Assembly.

The Uniform Marital Property Act, adopted by the National Conference of Commissioners on Uniform State Laws, provides protection for the control and ownership of marital property in an ongoing marriage. Protection of marital property during marriage is not provided under current North Carolina law. The Committee on the Economic, Social, and Legal Needs of Women should determine

the need for adding similar provisions to North Carolina law and whether adopting all or part of the Uniform Act would give needed protection to women in this state.

Alimony, or spousal support, is sometimes awarded in a divorce settlement. It can consist of a lump sum or periodic payments to the dependent spouse (usually the wife) from the supporting spouse (usually the husband). North Carolina has now adopted the concept of "no-fault" divorce; grounds for a "no-fault" divorce are a one-year separation. However, "fault" remains a factor in awarding alimony.

Recommendation 8: Mandate the General Assembly to amend existing law on alimony to make need the sole criteria for awarding alimony.

Under this proposal, "fault" would no longer be considered in determining the amount or duration of support for the former spouse. Instead financial need, health, age, education, and/or job skills, length of marriage and the resulting standard of living of both parties would determine alimony. Proving "fault" tends to be an ordeal that both parties would prefer to avoid, whereas alimony based on need recognizes the resulting economic situation of the parties and attempts to ensure the adequate standard of living of each.

Helping Women Obtain Financial Information

Women and men must be willing to accept responsibility for their financial well-being, but to do so competently they must understand and be able to evaluate their needs, legal rights, and various choices and opportunities. For example, a woman needs to know why she needs a bank account, including one in her own name; why she should establish a credit rating; what kinds and amounts of insurance suit her needs; how to become vested for a pension; what the requirements are for earning Social Security coverage; why she and her spouse need a will; and what her inheritance rights are.

Many sources provide this information: media, libraries, financial institutions, special programs from the Extension Service, YWCA, Women's Centers, United Way agencies, as well as a variety of educational institutions offering everything from short courses to more formal classes. But many of these sources are more available in the larger metropolitan areas than in the smaller towns and rural areas. Financial planning skills can be readily learned, and women need to make an extra effort to use this information successfully.

Recommendation 9: Direct the assistant secretary of commerce for women's economic development to create an advisory public information coordinating committee to:

Recommendation 9a: Create, develop and distribute public information materials for use by the media and public service organizations.

The broadcast media have an obligation to air without charge information of public interest and importance. If a need can be documented and quality materials furnished, the media will generally broadcast public service announcements (PSAs). Such announcements could be used to better inform all people about ways of achieving financial security. For example, there are numerous ways to establish an IRA such as through a bank, a savings and loan, or a stock broker. PSAs could explain the advantages in general of having an IRA and discuss the various choices, leaving the private-sector firms to promote their plans. The Public Information Coordinating Committee can be especially useful in encouraging local programs on finances and helping women make informed choices.

Many organizations such as those mentioned above offer programs to help people handle their finances. More of these programs are needed. The Public Information Coordinating Committee could provide relevant materials and help publicize such efforts.

Recommendation 9b: Encourage financial institutions and other related businesses and public agencies to provide information on financial matters to their current and potential customers or clients and to their employees.

Many of North Carolina's financial institutions offer individual help and small group seminars on topics relevant to financial planning. Many major employers offer retirement planning to their employees. Some public agencies offer financial counseling to their clients. Information developed and disseminated by the Public Information Coordinating Committee would benefit those businesses and agencies that already offer these services and would encourage others to do so. This committee could also share information and success stories between the private and public sectors and recognize outstanding efforts in providing financial information.

Marriage as an Economic Partnership

Many women work in family-owned farms and businesses but receive no salary for their labors. Full-time homemakers have no way to document their economic contributions to their households. Because so many of the contributions made by women have no recognized or documented economic value and because wives tend to outlive their husbands, many women end up owing inheritance tax on property they feel that, as a partner in marriage, they already own. A marriage should be considered an economic partnership; eliminating inheritance taxes between spouses, amending the intestate law, changing Social Security, and amending the pension laws would recognize this partnership.

Recommendation 10: Mandate the General Assembly to amend the state inheritance law to recognize marriage as an economic partnership.

Recommendation 10a: Increase the spouse's inheritance tax credit, but not that of other Class A beneficiaries.

Class A beneficiaries (69) currently have a \$3150 tax credit against any inheritance tax liability. This credit is equivalent to the tax on \$100,000 of property passing to one Class A beneficiary. The surviving spouse uses as much of the credit as needed. Any remainder goes to the children and/or other Class A beneficiaries. Exempting the share of the surviving spouse from the state inheritance tax would cost the state an estimated \$18.1 million. Increasing the credit to \$26,150, which is equivalent to a tax-free inheritance of up to \$500,000, would cost the state an estimated \$13.3 million. This estimate assumes that none of the additional \$23,000 credit could be shared with other Class A beneficiaries.(70) Because of the cost involved, the credit should be gradually increased as the state's revenues allow.

Recommendation 10b: Provide that at least one-half the value of funds in a married couple's joint bank account with right of survivorship is assumed to be provided by the surviving spouse.

Presently, the value of the surviving spouse's financial contribution to a joint bank account determines the state inheritance tax liability for the amount in the bank account. Under federal estate law, ownership of such bank accounts is assumed to be split equally. This proposal would make state law comparable to federal law.

Another area in which marriage is not recognized as an economic partnership is in North Carolina's intestate laws. Our intestate laws provide for a limited inheritance by a surviving spouse when

the other spouse dies and leaves no will. Changing the Intestate Law could allow the surviving spouse to inherit a greater portion of the deceased spouse's property.

Recommendation 11: Mandate the General Assembly to amend Intestate Law to provide greater protection to the surviving spouse.

Recommendation 11a: Amend state law so that if a married person dies without a will and leaves a surviving spouse and one or more children or descendants of children, the spouse inherits:

Real Property: One-half undivided interest in all the real property.

Personal Property: First \$25,000 in value plus one half of the remaining personal property.

Balance of the estate: Distributed in accordance with G.S.29-16.

When someone dies intestate (without a will), his/her estate is distributed according to law. The law currently provides that surviving spouses inherit one-half to one-third of the undivided interest in all the real property depending on the number of children. The surviving spouse with children also receives the first \$15,000 in value of personal property plus one-half to one-third of the remaining personal property depending on the number of children. The balance of the estate is distributed according to state law.(71)

By changing the intestate provision, the spouse would inherit more than is currently provided. The spouse could inherit one-half of the undivided interest in real property, regardless of the number of children, and would receive \$10,000 more of the personal property than under current law. This would increase financial security for the surviving spouse with children.

Recommendation 11b: Amend state law so that if a married person dies without a will and leaves a surviving spouse and no children, the spouse inherits all real property and all personal property.

This change offers increased protection for the surviving spouse and further recognizes marriage as an economic partnership. It would also eliminate any automatic inheritance by the parents of the deceased spouse or by any descendants of children.

Social Security

The Social Security System has long suffered an identity crisis. In some respects it is an insurance system; in others it is a welfare system. To try to satisfy these often-conflicting roles at a time when the Social Security System is financially troubled, a federal commission recommended and Congress passed the Social Security Amendments of 1983.

The new Social Security law eliminated several gender-based distinctions and made several changes beneficial to women. For example, coverage was expanded to include, among others, employees of non-profit organizations and local governments and thus brought more women into the system. In addition, effective in 1985, spouses who had been married at least ten years and divorced for at least two years can draw benefits at age 62 whether or not the former spouse has begun to receive benefits.(72)

However, the Social Security program still has inequities. The major concern is that homemakers' contributions are not recognized. One way of recognizing the economic value of a homemaker would be to split the contributions of the wage earner in half with both the wage earner and the non-wage earner receiving equal credit. The secretary of Health and Human Services is mandated by the new law to report ways to implement an earnings-sharing proposal by July 1984. (73)

Recommendation 12: Urge Congress to adopt legislation implementing the concept of earnings sharing for Social Security credit.

Splitting credit for contributions to the system during the length of the marriage would cover all spouses rather than those whose marriages lasted at least ten years. Those people who work outside the home most of the time but leave for child care could still accumulate benefits by earnings sharing between the spouses. Both spouses would have years of lower credit rather than just the one who stayed at home.

Recommendation 13: Urge Congress to support the principle of discounting up to ten child-care years in calculating Social Security benefits of the parent providing child care.

Social Security benefits are both based and paid upon a person's average earnings after his/her five lowest earning years are dropped. Often the wife's five lowest-paid years are those when she dropped out of the labor force to have and care for children.

Since only women can physically bear children and society generally values children, it is unfair to penalize women who have them. If earnings sharing is adopted, the exemption for child-care years should apply to both parents.

Pension Laws

Private-pension systems generally do not provide for workers or their spouses who die before age 55, nor do they automatically provide any benefits for spouses. Under current law, a survivorship option for a private pension must be available, but it is often not selected because of the lower monthly benefit it provides. Divorced spouses are limited in claiming benefits earned by a former spouse under both Social Security and private pension plans. Furthermore, both employees and their spouses often do not know about the rights, limits, and/or benefits contained in their respective pension or retirement plans.

Recommendation 14: Require public agencies and private firms offering pension plans to require written acknowledgement from a spouse before allowing an employee to elect out of the right-of-survivorship option to a pension.

Presently the choice of retirement options is strictly between the employer and the employee. However, pension and/or retirement benefits reflect family income earned over the years and are thus a major family financial asset. Unless the employee chooses to tell the spouse what survivorship option has been elected, there may be no knowledge or discussion of the choices available or of the possible consequences. Written acknowledgement could increase the employer's paper work but would be a positive step toward recognizing marriage as an economic partnership.

Recommendation 15: Require firms offering pension plans to offer seminars for both employees and spouses about the details of the plan.

These seminars should be offered at least twice for each employee: once at the beginning of the employee's career (after working a year or so) and again toward the end of the career (about five years before expected retirement)(74) In the first case, a seminar would offer an employee and spouse an overview of the non-wage compensation being earned and would provide information about what other retirement plans might be necessary for the family. In the latter case, the choices should be discussed in detail, especially the right-of-survivorship option, and any questions resolved. This schedule would still give the

family time to make adjustments and/or other arrangements so that retirement could be more economically secure.

Recommendation 16: Require firms offering pension plans to pay retirement benefits to a divorced spouse of any vested employee, regardless of the employee's age at death, if those benefits were part of an equitable distribution of marital property.

Effective in August 1983, North Carolina law includes vested pension or retirement benefits as part of marital property. As such, vested pension rights may be divided as part of an equitable distribution of property at time of divorce. However, if the former spouse dies, there is no requirement that benefits be paid to the surviving divorced spouse.

Recommendation 17: Require firms offering pension plans to pay retirement benefits to a surviving spouse of any vested employee regardless of the employee's age at death.

Most private pension plans are fully funded by the employer with no contributions by the employee. Under ERISA, companies with these plans are not required to make any distribution if the employee dies before the earliest retirement age specified in the plan. Therefore, if an employee dies after thirty years service but before age 55 (the earliest retirement age in most cases), the surviving spouse would receive no benefits from the retirement plan. By requiring payment regardless of age at death, once an employee was vested (usually after 10 years of employment), the surviving spouse would receive some benefits from the employee's retirement.

This recommendation does not apply to that portion of the plan where the employee makes contributions. In those cases, the employee's estate would receive at least those contributions.

The Homemaker: "Great American Bargain"

In 1978, Sylvia Porter described the housewife as the "great American bargain." (75) Porter cited an estimate by Seth C. Macon, an executive of a North Carolina insurance company, that housewives work between 99 and 100 hours per week; if the same services had to be paid for, they would earn in excess of \$18,000 per year. Obviously, inflation since 1978 would dramatically increase the estimate for 1983. Homemakers contribute unpaid services to the economy and to the home but receive no recognition and earn no credit for Social Security or any kind of pension

plan. Homemakers, depending upon credit earned by an income-producing spouse, may lose that credit if there is divorce or when the spouse dies.

The indexing of benefits under the Social Security System has greatly reduced the poverty rate of older citizens. However, since the Social Security System was designed to be a supplement to pensions earned by wage earners, it offers only limited benefits to non-wage-earning spouses.

Recommendation 18: Urge Congress to amend the law governing IRAs.

Recommendation 18a: Increase the spousal IRA to a maximum of \$2000.

A wage earner may contribute 100 percent of his or her earned income up to a maximum of \$2000 per year to an IRA. Married couples who are both wage earners each may contribute up to \$2000, for a total of \$4000. However, if one spouse, usually a full-time homemaker, does not have "earned" income, the couple is limited to a total contribution of \$2250. This \$2250 must be split between the couple, with no more than \$2000 per year in either account. If the limit were raised, one way available for homemakers to plan for their futures would be greatly improved.

Recommendation 18b: Allow alimony to count as "earned income" for contribution purposes.

Alimony is taxable income to the receiving spouse, and as such it should count as income in determining eligibility for contributing to an IRA. In an article on divorce, Jane Bryant Quinn estimated that only about 10 percent of divorcees now receive alimony, and most of those are housewives over 50 or ill or disabled.(76) Even though few women now receive alimony, those who do should be able to use it to establish an IRA in their own names.

Recommendation 19: Urge Congress to provide federal tax deduction for volunteer time.

More and more is written and spoken about the value of volunteers. People who donate their time to worthwhile causes have been praised as indispensable by President Reagan and strongly encouraged by Governor Hunt, who himself serves as a volunteer in a local school system.

The traditional volunteers have been full-time homemakers, many of whom later seek paid employment. Placing a value (tax deduction) on the contributions of both homemakers and the many others who work as volunteers would recognize their economic value and furnish a tangible record of economic activity.(77)

Because it would be difficult to place an accurate value on each person's volunteer time worked, the minimum wage could be applied to a documented number of hours. The organization to which the time was given could be responsible for giving a receipt for the number of hours worked. Such an approach would also assist the volunteer in searching for a paying position because receipts would document how much they had worked and "earned" previously as a volunteer.

Monitoring the Progress of Laws

The administration of justice may appear to be arbitrary at times. Distributing property equally and establishing child-support enforcement obligations and similar actions may vary substantially from judge to judge and from one area of the state to another. Informal and formal networks of professional staff, such as the N. C. Child Support Council, exchange information and thus promote consistency in results. In other areas of concern, client groups have formed networks to monitor the results of the justice system.

Recommendation 20: Develop a court-watch system to monitor the judicial system's handling of economic and financial matters for women.

As noted earlier, some of the legislation needed to provide for women's financial security has been passed. A court-watch system would keep women informed about which judges' interpretations most consistently conform to legislative intent. A public service group such as the League of Women Voters, Junior League or the Women's Network could adopt this as a responsibility.

Recommendation 21: Appoint and elect women as judges and magistrates.

Those administering justice should represent the entire population. More women are graduating from law school, and more are and will be qualified to serve as judges. The women members of the General Assembly have demonstrated a high level of competence; the same standards can be expected in the judicial branch. More women judges can help increase sensitivity in the judicial system to the rights of women and their families.

INSURANCE

Purchasing insurance guarantees financial compensation for future loss, such as loss of ability to work due to disease or injury, loss of property through fire or theft, or even loss of life.

As more women have entered the work force during the last ten years, purchasing insurance has become an even more important aspect of sound financial planning for women and their families. Since a majority of North Carolina women are employed outside their homes and work out of economic necessity, the money earned and the purchases made are important assets to the family, and they must be protected. There is also an increased awareness of the economic contributions provided by the homemaker and an appreciation of the loss involved if her services were to be abruptly ended and of the cost of replacing those services in the marketplace. Thus the need of homemakers for insurance has become more obvious.

It is essential that women obtain the coverage necessary to provide financial security for themselves and their families. Since almost 18 percent of North Carolina families are headed by women, discriminatory insurance practices have severe economic consequences for women and their families and are in fact the most serious insurance problem facing women. Unfortunately, gender discrimination in the insurance industry is widespread. "Common insurance practices discriminate against women in the availability of coverage, extent of coverage, benefit levels and availability of options." (78)

The insurance industry generally sets prices of insurance coverage so that "the expected value of payments received from an individual will equal the expected value of benefits paid to the individual." (79) No person or insurance company knows which individual will face a given calamity. However, using historical data, the industry sets prices which reflect the chances of a given person with given characteristics facing a given calamity. The current pricing system reflects, for example, that women generally live longer than men. Thus women generally pay lower life insurance premiums and receive lower monthly annuity payments. Many people consider this approach to insurance coverage as efficient pricing, and others have described it as "fair discrimination." However, others feel strongly that people should not be penalized for characteristics that they cannot change and point out that life insurance companies no longer discriminate on the basis of race even though life expectancies between blacks and whites differ significantly.

Several areas regarding health insurance are of specific concern to women. Until recently, many women and families lost health insurance coverage when a wage earner died or was unemployed. The

1983 General Assembly enacted a law clarifying conversion privileges for surviving and divorced spouses.(80) The new law allows conversion to an individual policy but does not allow continued coverage at the group rate. By converting to an individual policy under this provision, insurance is more expensive, but conversion does not require evidence of insurability. Allowing families to retain group coverage and providing additional coverage for health conditions specific to women are also insurance concerns.

Because insurance protection is sold for almost any possible risk, women as responsible consumers must learn about the advantages and options available for each type of insurance in light of their individual and family needs. The usual insurance needs of most families are life, health, disability, auto, and home insurance.

In addition to learning about routine types of coverage, consumers need to know about insurance coverage that is available but which they may not need. Two such areas of special concern are supplementary medicare insurance and credit life insurance.

Many people age 65 and older are "over insured" with excess health insurance. This comes about because older citizens may not understand what Medicaid and Medicare actually cover, and because of a fear that because medical expenses are increasing so rapidly that they will be unable to meet those expenses. Both the Division of Aging, in the Department of Human Resources, and the Department of Insurance have publications available to help consumers choose what supplemental insurance, if any, they may need.

Many consumers are offered credit life and disability insurance when they purchase "big ticket" items such as cars. Often the insurance is offered by telling the purchaser to "sign here" for credit insurance. The customer should know that such coverage is not a legal requirement but may be required by the lender before credit can be extended. However, this insurance is available from a variety of sources and a customer should compare coverage and prices. Women are making more purchases where this insurance is likely to be available. They need to know what choices they have. They can of course ask company representatives or agents, or they can call toll-free the Consumer Division, N.C. Department of Insurance at 1-800-662-7777.

Gender Discrimination in Insurance

Insurance companies use gender-based actuarial/mortality tables to determine premium rates and benefits in life insurance and pension/annuity programs. Gender-based statistical tables also help set rates in health and disability insurance. Laws have been enacted by Congress and many states prohibiting discrimination in such areas as employment and credit, but until recently in insurance, classification by sex was widely accepted as justifiable because of gender-based statistical tables.

Some legislation has already been introduced in Congress to ban all discrimination in insurance based on "race, color, religion, sex, or national origin..." (80), companion bills HR 100 and S 372, and hearings have been held on these bills, which are part of the proposed Economic Equity Act. On July 7, 1983, the U. S. Supreme Court ruled in Arizona Governing Committee Vs. Norris that sex discrimination in annuities in a state deferred-compensation plan violated Title VII of the Civil Rights Act. The Supreme Court did not, however, require retroactive correction of the discrimination but instead made its decision prospective.

Major nationwide discriminatory practices can be found in five insurance areas:(81)

1. Life Insurance

Discriminatory practices in life insurance generally fall into two areas. First, since women live longer than men, women generally pay less for life insurance than men. The differences in rates are usually calculated on a three-year setback from men's rates. This means that a woman pays the same rates as a man who is three years younger. Second, options routinely available to men are often denied to women. For example, some insurance companies will not sell a married woman a greater amount of coverage than her husband owns; guaranteed purchase options to buy additional coverage without evidence of insurability are not available equally to men and women; and waiver of premium options are often not available to women, or when offered, they cost women more than men similarly situated.

2. Pensions and Annuities

The insurance industry justifies differential practices in pensions and annuities because women live longer. In this case however, the industry uses seven years as compared to the three-year advantage in calculating life insurance premiums. Because of women's longer life expectancy, most women either pay higher premiums for annuities with a lifetime payout than men do and receive identical monthly payments, or they pay similar premiums but receive smaller monthly payments upon retirement.

3. Health Insurance

Even though women live longer than men, according to statistics used by the insurance industry in health insurance, they are generally less healthy than men. Therefore, the cost of individual coverage in health insurance for women is often more expensive than for men with identical coverage. Costs of group coverage depends on the components of the group. Generally, group coverage for a group with a higher proportion of women will cost more than a group with more men; men and women within the same group pay the same rate.

4. Disability Insurance

Discriminatory practices in disability insurance include rate differences and availability of the insurance itself. Women frequently pay higher rates for disability insurance and may also receive lower benefits. Insurance companies sometimes classify men and women in the same occupations differently, with the women paying higher rates. The terms and conditions of many policies also work against women, such as requiring shorter benefit periods, longer waiting periods and lower maximums for women. Another significant problem for women is that some women cannot purchase disability insurance at any price. Self-employed women who work out of their homes have difficulty getting coverage, while men in this situation generally do not have the same problems obtaining coverage. Domestic workers and waitresses also have problems getting coverage. Disability insurance is also difficult for part-time workers to obtain. Since most part-time workers are women, this exclusion affects women disproportionately. Most disability plans also exclude disabilities relating to pregnancy and childbirth.

5. Auto, Property and Liability Insurance

Five states, including North Carolina, have now outlawed sex discrimination in automobile insurance with only marginal effects on rates changes. Automobile insurance is one area of insurance in which women benefited from discrimination. However, as Jane Bryant Quinn has pointed out, where discrimination continues to exist, married women get the same rate as their husbands on car insurance so that only unmarried women benefit from continued discrimination.(82) In addition, in most states the rate differential only applies to drivers under 25. Property and liability insurance discrimination are more subtle but do exist. Women are treated particularly unequally in obtaining business-related insurance.(83)

Recommendation 22: Urge the North Carolina congressional delegation to co-sponsor and to support federal legislation, such as HR 100 and S 372, prohibiting discrimination in insurance on the basis of gender, race, color, religion, or national origin.

The insurance practice of risk classification based on gender, race, and similar factors has been widely practiced even though prevailing social policy in the United States and North Carolina claims to treat men and women equally. Other criteria, such as smoking, medical history, driving record, occupation or recreational activities seem to be better indicators of the insurer's potential risk. For example, a recent study in Pennsylvania indicates that women live longer than men mostly because fewer women smoke cigarettes during their lives. The

study further shows that men who never smoked and were not killed by violence could expect to live as long as women.(84)

The National Organization for Women estimates that over a lifetime a woman pays \$15,732 more for an insurance package than does a man of the same age, health, or driving record.(85) Thus if discrimination were eliminated, women would pay less overall for insurance. On the other hand, actuaries for the insurance industry estimate that women will pay more. The Congressional Budget Office is also studying the costs questions in conjunction with the congressional hearings, and public debate on the matter has been lively.

Jane Bryant Quinn has pointed out that unisex pricing of life insurance might cost women more if it is converted to a life annuity, but it will also help women who collect survivor's pensions after the death of their husbands. In health insurance, Quinn goes on to say, most women are covered by group plans which cannot legally discriminate and "in the individual market, 24 percent of the policies sold to people under 65 are already written on a unisex basis, as are 10 percent of the disability policies and virtually all of the medicare policies for people age 65 and up."(86)

Several insurance companies offer gender-free insurance policies, and they have testified before Congress that the cost of changing from gender-based to gender-free plans was insignificant. The Congressional Budget Office has predicted that Federal legislation prohibiting discrimination in insurance would not cost the government anything.(87)

Regardless of the cost, legal precedents for prohibiting discrimination in insurance are well established. Title VII of the 1964 Civil Rights Act prohibits discrimination in employment; Title VIII of the 1968 Civil Rights Act prohibits discrimination in housing; and the Equal Credit Opportunity Act of 1974 makes discrimination in consumer credit and finance illegal.

Enacting federal insurance legislation will simply cause the insurance industry to comply with national non-discrimination policies and will fill a major gap in equal protection provisions. As The National Federation of Business and Professional Women's Clubs, Inc. stated before Congress:

"Since the 1960's, the trend has been away from judging individuals on the basis of race, color, religion, national origin or sex. Passage of S 372 would continue this healthy trend and assure that all Americans are able to look forward to a future of economic security and justice."(88)

Recommendation 23: Mandate the North Carolina General Assembly and the Insurance Commissioner to ban discrimination in the insurance industry in North Carolina.

Insurance is a state-regulated industry. Even if federal law as now proposed is enacted prohibiting sex discrimination in insurance, it is the responsibility of the state of North Carolina to carry out this mandate. In 1975, North Carolina statutorially prohibited discrimination on the basis of age or sex for private passenger automobile or motorcycles.(89) By regulation, Insurance Commissioner Ingram prohibited discrimination in life, accident, health or disability insurance on the basis of sex or marital status. However the rule explicitly allows the application of rate or premium differentials for life insurance or annuities derived from sex-based life expectancy tables.(90)

Twelve states have enacted anti-discrimination statutes but most are limited in their application.(91) Only Montana has banned all sex discrimination in insurance.(92)

Problems Women Face in Health Insurance

There are several areas in health insurance coverage and availability which merit special consideration because of the economic implications for women.

Recommendation 24: Require insurance companies to allow widows and divorcees to remain under group coverage rather than converting to individual policies.

In North Carolina, both widows and divorcees who lose their group health insurance coverage when they lose their spouse may convert to individual coverage without further proof of insurability. This privilege results from legislation passed in the last two sessions of the General Assembly and provides insurance options that were desperately needed by surviving spouses. However, individual coverage is quite expensive. It would be even more helpful if the surviving spouse could remain within the group and pay the group rate.

Recommendation 25: Require private insurance companies to provide a group health reinsurance pool for those who have lost group benefits due to unemployment until they are reemployed.

Many people throughout the country have no health insurance coverage for themselves and their families because they are unemployed. Congressional leaders are considering emergency legislation to provide group health insurance for workers who have

been laid off through no fault of their own. Because their organizations cannot afford to serve any additional non-paying clients, hospitals and doctors all over the United States are turning down some uninsured patients. In many institutions, taxpayers are in effect paying the bills for those patients who are unable to pay their own medical expenses.

Recommendation 26: Require employers to provide group health insurance that covers medical conditions exclusive to women including breast reconstruction surgery.

In group health insurance coverage, identical coverage is available for men and women. However, many women experience difficulty in getting coverage for pregnancy, family planning or gynecological services. Some employers view maternity as a "voluntary" condition yet some group policies cover such services as vasectomies and sports injuries.(94) Since gynecological, maternity and family planning services are basic needs of most families, they should be included as part of regularly available coverage.

One condition exclusive to women is that of breast reconstruction surgery. In some policies this coverage is considered optional. Under other policies, an implant is covered but the removal of scar tissue is not. While extensive cosmetic surgery may be considered optional, reconstruction necessary for the woman's psychological health should not be. Since breast cancer strikes many women in the United States, this coverage should also be readily available to all insured women.

Recommendation 27: Urge Congress to amend federal law to reinstate extended pregnancy coverage in health insurance.

The 1978 Pregnancy Act requires that pregnancy and related conditions be treated as any other illness. However, in adding this requirement, the actual result of the Act was that pregnancy benefits ceased if employment was terminated before the pregnancy ended. Prior to the 1978 act, most companies would have covered the pregnant woman through delivery even if her coverage had ended; now they do not.

Federal law should be changed to require continuing of group coverage until the pregnancy is terminated or until all medical complications thereof are solved. Federal law, especially tax law, benefits policy goals such as the building of more houses and developing more sources of energy. Having children is considered to benefit society and highly regarded as a social goal. It is appropriate therefore that insurance coverage of mothers and children receive equal consideration.

NOTES

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CHAPTER FOUR

WOMEN AND BUSINESS DEVELOPMENT

Introduction

The number of self-employed women reached 2.3 million in 1982, up 35 percent from 1.7 million in 1977. During the same five-year period the number of self-employed men increased only 12 percent. The pattern exhibited between 1977 and 1982 has been consistent since 1972. In 1980, female-owned businesses represented about 26 percent of all non-farm industries.

Some business experts think women are opening their own businesses in record numbers because they have been shut out of the top corporate structure. According to Robert Hisrich and Candida Brush, who recently completed a nationwide examination of the backgrounds of 468 women business owners, a major motivation for women starting their own business is a feeling of being blocked in jobs and stifled knowing they probably could not make it up the corporate ladders. About 40 percent of the respondents to the Hisrich and Brush study were in some area of business, including administrative, secretarial, marketing, personnel, sales, and executive positions before starting their own companies. The recession, causing layoffs and fewer opportunities for women who are seeking careers and for homemakers trying to go back to work, has also spurred the rise in women entrepreneurs. The changing social climate, which has made it more acceptable for women to run their own businesses, also has contributed to the increase in female-owned businesses.

The most rapid growth in the number of women-owned businesses has taken place in nontraditional areas - manufacturing, mining, agricultural services, and service areas of finance, insurance, and real estate - although traditional service and retail trade businesses still account for about three-fourths of the women-owned firms and their receipts. Annual sales receipts from women-owned businesses account for about 40 billion dollars, representing about 9 percent of total receipts generated by small businesses. (1)

In North Carolina, there were over 15,000 women-owned firms in 1977; traditional services and retail trade businesses accounted for over 80 percent of those businesses. Annual sales receipts of women-owned firms in North Carolina in 1977 amounted to over \$850 million; traditional services and retail trade accounted for about three-fourths of those receipts. (Graphic and tabular information outlining the number and the gross receipts of women-owned businesses by industrial group in the United States and North Carolina are contained in Figures 1 and 2 and Tables 1 and 2.)

Women Business Owners

Primarily, information about women business owners is based on a 1977 census. The Bureau of the Census states that women business owners or self-employed women are likely to be first-time entrepreneurs, with a median of 15 years as paid business employees, seven years as managers. Such owners are more likely to be white and operating small service or retail businesses.(2) The data on earnings indicate that self-employed women earn less than either self-employed men or salaried women.

The profile of the self-employed black woman differs from that of her white counterpart, mainly in regard to occupational distribution. Black women are more heavily concentrated in service fields than are white self-employed women. Nearly half of the self-employed black women are in service work compared to one-quarter of white women. Among self-employed women, 56.5 percent of white women are in white-collar fields, compared with 45.4 percent of black women. These figures indicate that, as difficult as the problems are for women who choose self-employment as a career option, these problems may well be greater for minority women.(3)

The High Failure Rate of Women-Owned Businesses

Over 95 percent of women-owned businesses have less than 20 employees; only about 23 percent of them have any employees at all. These firms, termed "micro-businesses," have only a 37 percent chance of surviving four years and a 9 percent chance of surviving 10 years. Thus, along with this new surge of female business owners is an increase in business failure: new business failures outweigh new business successes. Those businesses that fail and are female-owned do not fail simply because the owner is female, but because many start off with certain disadvantages.

One key to starting a business and making it successful is adequate management experience. According to Dun and Bradstreet's estimate, inadequate managerial aptitude, experience, and skills account for 90 percent of all business failures. The average female business owner has seven years of management experience, but discrimination in employment and sex stereotyping in education tend to deprive many women of the opportunity to gain both managerial experience and basic business skills such as accounting, finance, marketing and business math - skills which could make a more successful entrepreneur.

Many business failures could possibly be avoided if the owners received management assistance in time, but access to programs designed to prepare and assist individuals in starting or trying to maintain small businesses is limited.

Access to Capital

Another important key to starting and maintaining a successful business is adequate financing. Women-owned businesses have limited access to capital; therefore, women generally enter business undercapitalized. Access to capital is often limited by three major factors: the nature of the businesses women choose to own; discriminatory lending policies which adversely affect small businesses; and the lack of access to substantive information regarding capital markets. Lack of access to adequate capital forces some women to select business ventures that require low capitalization and tend to show a lower return on investment. Ironically, this business selection often becomes a liability when seeking sources of capital or seeking contracts which could keep the business operational. Additionally, the inability to secure capital, as well as the size and type of business, creates barriers to contract procurement. Increasing effectiveness in procuring contracts can improve the ability to cope with cash-flow problems and to secure bonding when needed.

Social Barriers to Women in Business

Social barriers permeate the entire business arena, underscoring the limited access to business/technical assistance, capital, and contracts. These barriers affect both women business owners and women in business. Women have yet to be recognized for the vital roles they play in the economy of this state and nation. Not only do subtle discrimination and sexism often limit opportunities for women to become potential and successful entrepreneurs, but ongoing discrimination and sexism also deprive women of necessary skills that could be learned as managers and company vice presidents and presidents.

Business Data

Before a realistic assessment can be made of women-owned businesses, there must be current data and information available about them. To date, this information is scarce. There is a critical need for collecting, compiling, and analyzing information on women-owned businesses so that these businesses and their goods and services can be identified. The data are also needed for determining the true extent of women business owners' contributions to the economy and labor market; the gains they have made, if any; and most importantly, the needs which must be addressed to ensure their full participation in the economy.

Figure 1: WOMEN-OWNED BUSINESS BY MAJOR INDUSTRY GROUP - U.S.: 1977

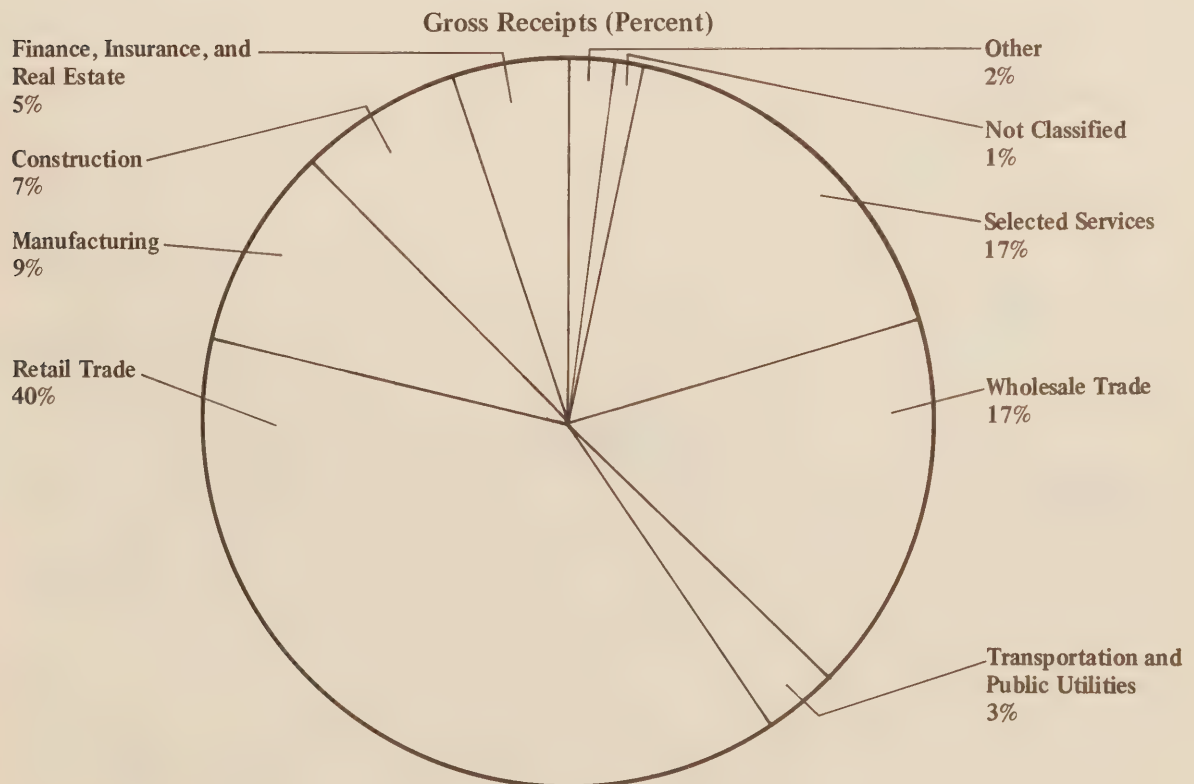
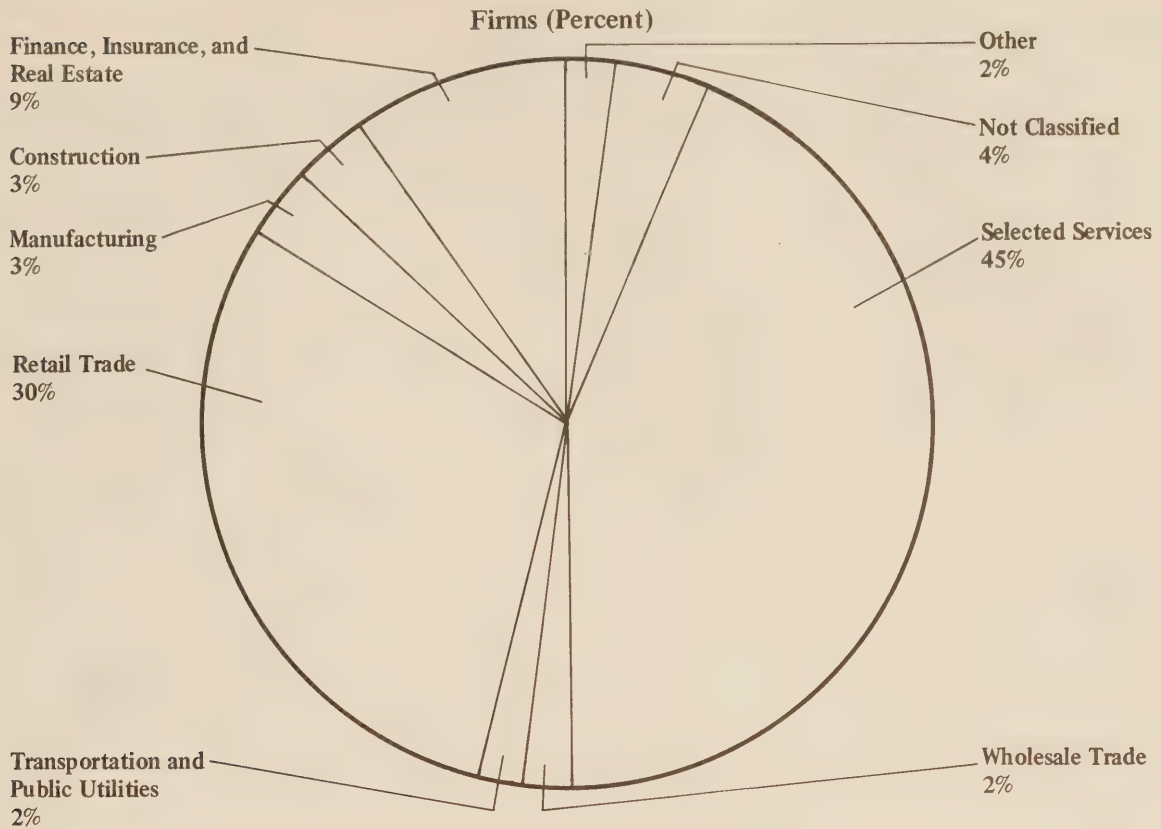


Figure 2: WOMEN-OWNED BUSINESS BY MAJOR INDUSTRY GROUP - N.C.: 1977

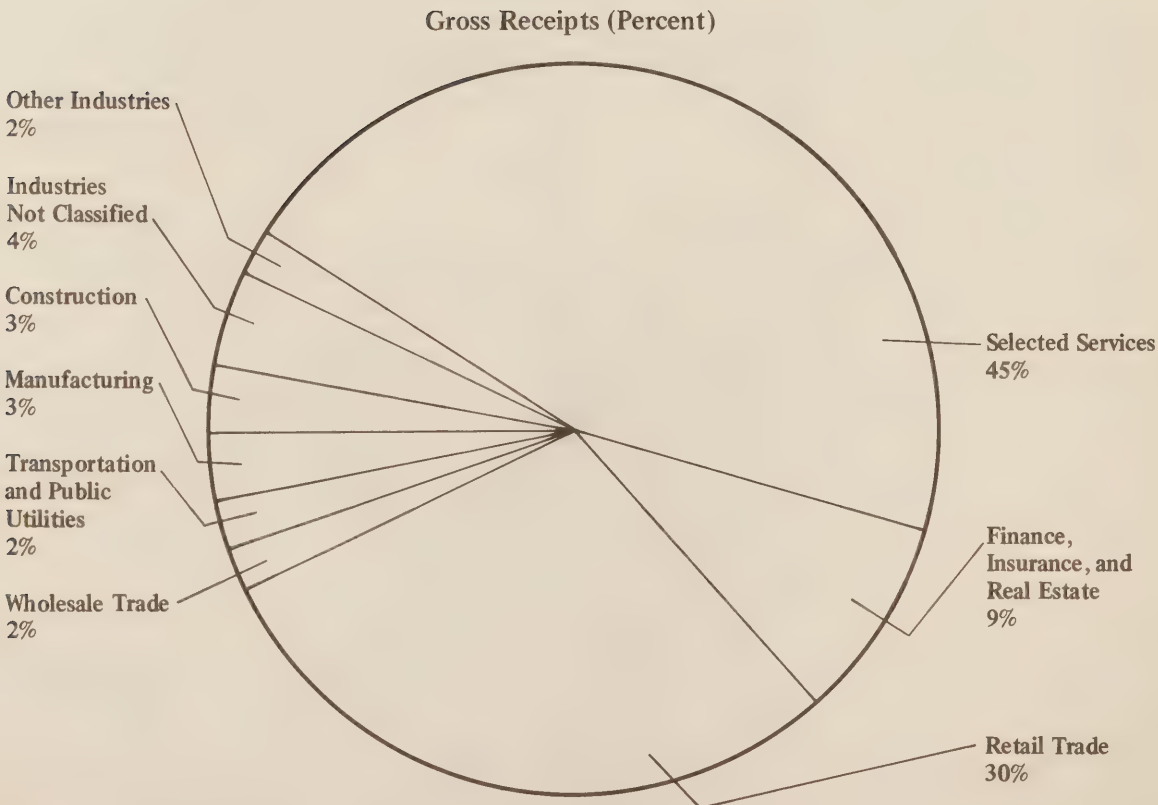
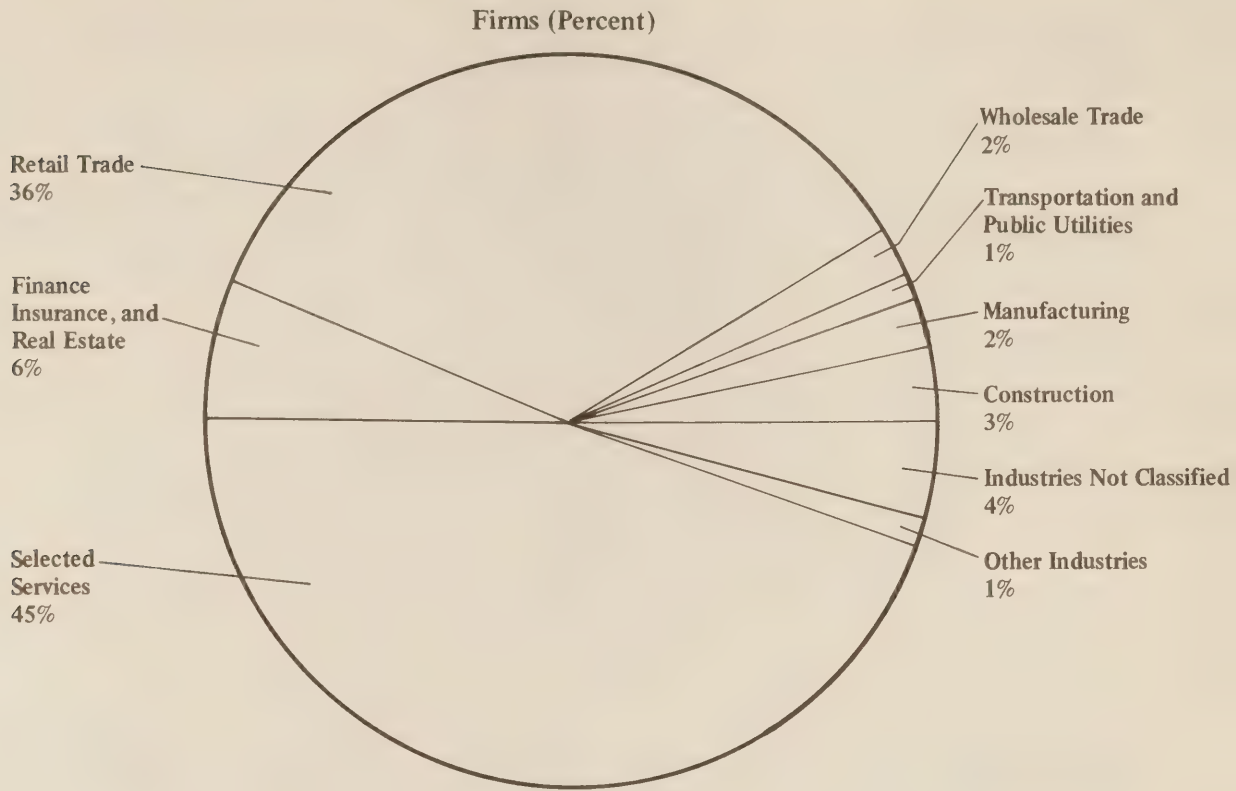


TABLE 1: SELECTED STATISTICS FOR WOMEN-OWNED FIRMS - 1977

	<u>FIRMS</u>	<u>GROSS RECEIPTS</u> <u>(\$1,000)</u>
United States	701,957	41,505,724
Construction	21,129	2,912,246
Manufacturing	18,914	3,561,748
Transportation & Public		
Utilities	11,874	1,323,061
Wholesale Trade	16,133	6,900,140
Retail Trade	211,723	16,480,331
Finance, Insurance &		
Real Estate	66,257	2,071,278
Selected Services	316,031	7,075,264
Other Industries	12,087	809,745
Industries Not		
Classified	27,809	371,911

TABLE 2: SELECTED STATISTICS FOR WOMEN-OWNED FIRMS - 1977

	<u>FIRMS</u>	<u>GROSS RECEIPTS</u> <u>(\$1,000)</u>
North Carolina	15,134	851,573
Construction	462	40,313
Manufacturing	341	74,978
Transportation & Public		
Utilities	179	16,928
Wholesale Trade	294	169,366
Retail Trade	5,417	388,416
Finance, Insurance &		
Real Estate	848	24,271
Selected Services	6,891	117,884
Other Industries	156	10,991
Industries Not		
Classified	546	8,546

The first section of this chapter, "Business Data," is important in order to address the issues related to women business owners. It is crucial to know who they are, where they are, what they are doing, and how well they are doing it. But this information is often scarce, or when available, it is not current. This section states the problem and offers a remedy.

The second section, "Social Barriers to Women in Business," discusses the subtle yet very real problem of lingering discrimination. The topics included in this discussion are:

- Social Barriers to Women Business Owners
- Social Barriers in the Corporate Structure

The third section, "Technical Assistance to Businesses," examines all of the components of being a successful entrepreneur, from finding information about starting a business to financing that business. The topics discussed include:

- Sources of Technical Assistance
- Services for Cottage Industries

The fourth section, "Access to Capital," addresses the need for securing adequate capital in order to develop and sustain a business and recommends ways in which financial institutions can reach out to women as commercial customers. It also includes a discussion on sources of capital.

The fifth section, "Contract Procurement," points out the benefits to women business owners of securing contracts, and it recommends ways that women might pursue contracts. The topics of this section include:

- Encouraging Women Business Owners to Participate in the Contractural Process
- Public Sector Procurement
- Improving Opportunities for Securing Contracts

The final section, "Future Directions," summarizes the chapter and recommends how to begin to resolve the issues related to women and business development.

BUSINESS DATA

Constructing a true picture of the status of female-owned businesses is an essential part of the total study of women and the economy. Some evidence suggests that women business owners are operating at a disadvantage, but it is difficult to confirm

problems because of the lack of current data and insufficient records regarding women business owners.

A serious scarcity of data on women-owned businesses in North Carolina is widely acknowledged. Even less exists about women entrepreneurs. This situation exists primarily because concern for issues about women-owned businesses is a recent development. A 1977 report by the U.S. Census Bureau emphasized the need for current and appropriate business statistics on the status and operation of companies owned by women; however, substantial deficiencies remain in the information available.

Nationally, efforts to get a picture of the female entrepreneur and the women business owners' community have been underway since 1972 when the U.S. Bureau of the Census surveyed women-owned businesses. However, the 1977 Economic Census limited its treatment of women-owned businesses to ten major classifications outlining the number of businesses and gross receipts in each major classification.

Currently in North Carolina, no state agency compiles information on women business owners or their firms. Moreover, evidence indicates that state agencies dealing with North Carolina businesses do not even track their involvement with women-owned businesses. For example, state agencies have not determined how many women-owned businesses are listed on the state's various bidding lists even though Section 2.A of the application form for placement on such lists requires the applicant to designate whether or not the business is female-owned, that is, 51 percent owned and controlled by a woman.

Recommendation 1: Request the Governor to direct the Department of Commerce in conjunction with the Council on the Status of Women and other agencies and organizations as deemed appropriate to:

- a. Annually compile, publish and distribute within a reasonable period a directory of North Carolina businesses owned by women, and make the directory available to state and local agencies, specifically procurement officers, chambers of commerce, and upon request to individuals and companies. Provide appropriate funds and support staff to the N.C. Department of Commerce, the Council on the Status of Women, and other appropriate state agencies for expanded responsibilities resulting from this recommendation.
- b. Develop and distribute a questionnaire to women-owned businesses to identify operating status, needs and concerns.

- c. **Following the completion of the questionnaire, review the results and, if warranted, make recommendations to the governor and all members of the General Assembly on ways to address those needs and concerns.**

Collecting, compiling, and analyzing data on women-owned businesses would help determine whether the state is reaching out to women business owners and could aid in instituting policies and practices to insure that female businesses (minority and non-minority) receive an equitable share of the state's business. In addition, knowing where women-owned businesses are could help agencies such as the Office of Business Assistance, the Minority Business Development Agency, and the Small Business Administration to target their services to such businesses since many are disproportionately susceptible to failure.

Making the directory available to local government agencies and to the private sector through chambers of commerce will help purchasing agents identify women-owned businesses and the specific goods and services they have to offer.

SOCIAL BARRIERS TO WOMEN IN BUSINESS

Historic and systematic discrimination has locked some business women out of the economic mainstream. Starting a new business is difficult under the best of circumstances; however, it is considerably more difficult for a woman. Systematic, overt discrimination creates obstacles which prevent women from training for careers that lead to entrepreneurship and management positions, and it diminishes the ambitions and aspirations women may have for these kinds of careers. For minority women, racism creates even greater obstacles.(4)

Social Barriers to Women Business Owners

Despite assurances of equal opportunity, women still experience prejudice and discrimination, particularly in business. Perceptions that women lack confidence and are not capable of running a business cause many women to be denied loans and business contracts. These perceptions create barriers to the survival and growth of women-owned businesses. But these barriers cannot be documented with statistics because they are subjective; they are, however, no less pervasive. Measuring the depth and degree of subtle discrimination in many areas is impossible. For example, how does one calculate the frequency with which banks or procurers make arbitrary decisions that women present greater business risks than men, thus making it more difficult for a woman than for a man to get a business loan or a contract?

The financial and business community has yet to recognize the market potential for women as business owners. There is virtually no outreach to this segment of the business community. Simply stated, when small, women-owned businesses are not included in plans to enhance the economy, both the state and the nation lose.

Eventually, women should not expect to be treated any differently than men; however, in order to grow to a point where they can compete equally in the marketplace, women business owners require specific assistance from government and the business and financial communities.

As entrepreneurs, women play a vital role and must be included in all segments of our economy. Although many are small, women-owned businesses generated about \$40 billion in total revenues nationally last year. These businesses not only create jobs and provide services, but also dispel many ill-founded notions that women's performances in business are inferior.(5)

Recommendation 2: Work to promote a more positive image of women by using tools such as networking and organizing dialogue groups with men and women.

- a. Request that the chambers of commerce and the agricultural extension service offices develop lists of all women-owned businesses in their service areas.
- b. Request local chambers of commerce to hold more "Executive Roundtables" which bring together local business people to discuss common problems and to include more women in these "talks" on a regular basis.
- c. Communicate information about social barriers in business development to men's and women's organizations in order to create an awareness of the enormity of the problem and to solicit suggestions for eliminating such problems.

Women must continue to work to secure equal business opportunity and to fulfill their goals and aspirations through education, legislation, and adequate financial assistance. To help eliminate social barriers, women must be prepared to take risks, to work to change the attitudes of men and women, to restructure their social activities, and to enlarge their interests. Women must solicit the support of people, institutions, government agencies, businesses and industries and encourage these groups to become sensitive to the needs of women. Women themselves must promote a

climate that helps remove and eliminate social barriers to women in business.

In Asheville, N. C., the "Women Mean Business" program is an excellent example of women and business and community leaders working together to help eliminate social barriers. The program, started by the Women in Business Committee of the Asheville Area Chamber of Commerce, is a series of monthly workshops/seminars aimed expressly at the professional and personal leadership development of women. The program has been so successful that it has gained the support of a broad spectrum of the Asheville business community; moreover, the Chamber's leadership has recommended that other chambers get involved in similar programs.

Recommendation 3: Encourage chambers of commerce to initiate training and leadership development programs for women in business and women business owners similar to the special programs developed by the Asheville Chamber of Commerce.

Recommendation 4a: Request the Council on the Status of Women and the assistant secretary of commerce for women's economic development to encourage women through women's organizations, groups and schools to join local chambers of commerce and actively participate in the working committees of the chambers.

Recommendation 4b: Urge local chambers of commerce to put more businesswomen on their boards and to involve more women in key staff positions.

Recommendation 4c: Request the Council on the Status of Women to encourage women's organizations, women business owners, and elected leaders to work through their local chambers of commerce to establish an economic climate favorable to women.

Women must also strive for positions of leadership - elected or appointed - on statewide and national boards, councils, and commissions that have economic and business development influence.

Recommendation 5a: Request the appointment of more women to the Small Business Advocacy Council and the N.C. District Advocacy Council, as well as other

governmental boards which recommend or make economic policy.

Recommendation 5b: Request the Council on the Status of Women through its outreach efforts to urge more women to seek appointment to the Small Business Advocacy Council and the N.C. District Advocacy Council.

The Small Business Advocacy Council is appointed by the governor and is charged with the responsibility of making recommendations to improve the climate for business in North Carolina. The council makes recommendations for changes in legislation. Additionally, it gives advice and assistance to the Small Business Development Section of the N.C. Department of Commerce relative to the needs of small business owners. Prior to July 1983, this 26-member council had two women members. There are now six additional women members, and the Business Development Task Force applauds the new appointees and hopes for even greater representation.

The N. C. District Advocacy Council - a 23-member body appointed by the President - is responsible for keeping the business community aware of the U.S. Small Business Administration's (SBA) services and keeping the SBA advised of the problems within business communities, particularly those related to federal regulations. Presently, three women serve on the council.

Social Barriers in the Corporate Structure

Social barriers continue to hamper the advancement of women in business organizations. As in the case of women entrepreneurs, these barriers are largely a product of a culture which traditionally has been reluctant to support women moving into positions of power and authority. They are part of the fabric of attitudes shared by many men and women alike. In such areas as financial assistance, networking and mentoring, it has been undeniably the experience of many women across the state that males in comparable business situations were given systematic support and encouragement while women were not. Consequently many women fall short of realizing their full potential. Productivity, therefore, suffers because a large segment of our society has been overlooked or underutilized. A climate more favorable to women in business and women business owners must incorporate both initial encouragement and ongoing support for individual initiative and responsibility. In order to create such a climate, there must be greater access to information, educational and training opportunities, and a continuing dialogue among all citizens concerning social barriers and the ensuing neglected resources.

As with women business owners, women in business should not expect to be treated any more favorably than men in business. At the same time, however, women are aware that the business community has developed through the years a traditionally male-oriented system. According to Carol Gilligan's book, In a Different Voice (1982), business is hierarchical, based on a "bottom line," and recent research indicates that this system is inimical to women and to women's values.

Women can bring special skills and sensitivities to the business management environment. If given the opportunity, women will take the initiative and responsibility and work side by side with men to shape a new value system for the economy - one which places a premium on individual work and productivity. National and local organizations designed to foster women's participation in business and economic policies have been formed to enhance women's roles in the decision-making process.

Recommendation 6: **Support the formation of a North Carolina women's economic roundtable to provide women with a vehicle for participating in the formulation of state economic policies with ensured representation of every geographical area and economic group in the state.**

Following an example similar to the Minnesota Women's Economic Roundtable, the North Carolina Women's Roundtable would be an association organized out of a shared interest in, and concern for, the state of the economy both at the state and national levels. It would recognize the need for women to be knowledgeable in economic affairs and to participate actively in formulating both public and private economic policies. To achieve these ends, the organization would:

- Provide a forum for members to discuss economic issues and concerns with recognized national and regional authorities from all sectors of the economy including business, agriculture, academia, government, and labor
- Develop through its membership a recognized group of knowledgeable women prepared to make an informed contribution to the business community in a leadership capacity
- Act as a catalyst for the general economic education of women in business, government and the professions by periodically organizing lectures and seminars

TECHNICAL ASSISTANCE TO BUSINESSES

According to Dun and Bradstreet's estimates, inadequate managerial aptitude, experience, and skills account for almost 90 percent of all business failures. Based upon survey responses to the President's Interagency Task Force on Women Business Owners, the lack of management and business skills appears to be the greatest problem faced by women going into business.

Sources of Technical Assistance

Women in or going into business have expressed a need and desire for:

- better administrative background
- bookkeeping skills
- instruction in business practices, manufacturing, and salesmanship skills
- marketing information
- tax information
- general business counseling during start-up periods

Currently in North Carolina, women opening or entering business have access to a limited number of resources aimed at preparing and assisting individuals who are starting or trying to maintain small businesses. The state does provide technical assistance to small businesses through its Office of Business Assistance and the Minority Business Development Agency, both of which are located within the Department of Commerce. "How-to" seminars on contracting with the state are conducted by the Purchase and Contract Division, Department of Administration. While these programs do not discriminate against women, it seems as if women are generally unaware of the existence of such programs. There is no information on the participation of women in the aforementioned programs; therefore, currently there is no way to determine if these programs are reaching women or if they are relevant to the needs of women business owners.

Recommendation 7: Establish, fund, and maintain an assistant secretary position for women businesses within the N.C. Department of Commerce to be responsible for providing assistance to women business owners and women in business and communicating/promoting entrepreneurial training opportunities.

Recommendation 8: As part of the clearinghouse function of the N. C. Department of Commerce, provide small business owners with a toll-free "Hotline." Provide the callers access to someone knowledgeable about the problems facing women business owners and the resources available to help them cope with these problems.

Recommendation 9: Direct the Business Assistance Division of the N.C. Department of Commerce, in cooperation with the Council on the Status of Women and the Department of Community Colleges, to complete an inventory of existing programs which provide technical assistance, short-term seminars, and training resources to small businesses or potential business owners. Together, they should determine how to better meet the needs of women business owners.

A coordinated, comprehensive business assistance program in North Carolina, with a specific charge to serve women-owned business interests, would serve a growing segment of the business community by increasing prospects for success. Tying existing resources into a single network and increasing access to the network would benefit all prospective as well as current members of the business community.

Assistance for small businesses in North Carolina is also provided by the Small Business Administration (SBA), a major source of both technical and management training programs. The SBA's two major management training activities are composed of programs co-sponsored with institutions of higher education, community/technical colleges and technical institutes, and programs at small business development centers. Through the facilities of the Office of Management Assistance, the SBA works to improve and strengthen the management capabilities of small business men and women. The SBA identifies management problems, develops alternate solutions and helps implement and expand business plans through the management assistance officers who staff the agency's counseling program. In addition to these professionals, the SBA relies heavily on national volunteer organizations such as SCORE (Service Corps of Retired Executives) and ACE (Active Corps of Executives) for individual counseling.

The SBA field offices provide counseling focused upon problems related to marketing, accounting, product analysis, production methods, and research and development. They also offer free advice and training to people considering going into business on their own. Moreover, the SBA continually urges private-sector organizations to service the small-business community.⁶

An important facet of the SBA's efforts is the small-business development center. Small-business development centers started as pilot programs in eight states. The centers are university-based, and they offer management assistance by using the resources of local, state and federal governments, the private sector and higher education facilities throughout the states in which they are located. North Carolina does not have a small-business development center, but plans are underway to establish such a center. The center can be used to combine a wide range of resources in order to provide comprehensive management and technical assistance to new and existing small businesses.

Recommendation 10: Request the Department of Community Colleges, the university system, and state and federal agencies to work together to establish small-business development centers with particular emphasis on the needs of women and minority businesses.

- a. Urge that, in staffing the small business development centers, one person be assigned specific responsibility for serving women business owners.
- b. Design the training and consulting services provided by the small-business development centers to be responsive to the needs of "Micro-Businesses" - those with few or no employees, cooperatives and worker-owned businesses.

Services For Cottage Industries

Working at home offers women much more flexibility in combining the responsibilities of maintaining home and family with the responsibilities of earning a living. In some cases, women have moved from producing something as a hobby to producing it full time for sale. In other cases, they find it attractive to use skills which at one time had been used outside the home as an employee, for example, as a cosmetologist, secretary, bookkeeper, telephone-answering-service operator, cake decorator, electronic assembler, dressmaker, silk-flower designer, keypuncher, etc. The list is endless. The increased number of women working in "cottage industries" has been remarkable in recent years. Moreover, forecasters suggest that the trend is likely to accelerate in the future for men as well as women.

Women working at home face special problems; they require specially designed services to help them. There is little data available, but according to the 1977 Economic Census, 47 percent of women-owned businesses are operated from home. It is probably safe to assume that a substantial majority of the women working in

cottage industries are new entrepreneurs. They could benefit from training in management, accounting, financial planning, marketing, pricing, and contract negotiation. The county extension service is a good vehicle for providing this training. It is familiar, less intimidating, and has a network capable of reaching women in small towns and rural areas where isolation may be the most serious problem faced by women working at home.

Recommendation 11: Direct county extension services to expand training resources offered to women in business.

- a. Workshops should be targeted for women owning home-based businesses and for potential women business owners.**
- b. Workshops should be held at convenient hours to increase the opportunities for attendance by women with business and family obligations.**
- c. Child care and support services should be provided.**

Joint program efforts are already underway in several areas of the state. Some examples can be found in Charlotte, where county extension agents are working with Central Piedmont Community College to address the needs of women working in their homes, and in Fayetteville, where the regional office of the Council on the Status of Women is working with the county extension service to provide Saturday workshops for women owning rural businesses. These efforts need to be expanded and used as models for the rest of the state.

ACCESS TO CAPITAL

Adequate capital at a reasonable cost is essential to developing and sustaining a business. In today's economy, it costs approximately \$15,000 to \$30,000 to start a small business venture, depending on the nature and scope of the business. (7) But even after a business has been started and is running successfully, having enough money to keep it going is always a major concern for a business owner.

Ready access to short- and long-term capital at comparatively low costs can determine the success or failure of small businesses and is particularly significant for those businesses that are owned by women. But women have limited access to capital, and they often do not fully understand the capital markets. Women generally enter business undercapitalized, increasing their chances of failure. Furthermore, banking policies that tend to favor bigger

businesses discriminate against women business owners - 95 percent of whom have less than 20 employees.

Anyone starting a business will generally need to use more than one source of capital. But as noted before, many women start their businesses undercapitalized because they are often limited to one source of capital. The median capital investment for women going into business is about \$6,700, which is usually acquired from personal savings and loans from family, friends, and sometimes the local bank.(8)

According to a survey outlined in "State of Small Business: A Report to the President," women business owners obtained their capital from the following sources:

- 67.3 percent were initially capitalized by "angel money" (money provided by relatives or friends)
- 22 percent obtained capital from commercial banks or venture capital firms (the latter equaling only .5 percent of survey respondents)
- 10 percent obtained capital from a government program

The inability to obtain capital forces women to select business ventures that are clustered in labor-intensive industries which require low capitalization and tend to show a lower return on investment. The business selection itself later becomes a liability when the woman ferrets out sources of capital in the capital markets - the banks, venture capitalists, private investors, etc. Because of the low return, investors are less likely to provide support.

There are some 36 sources of capital according to Howard & Company. They range from commercial banks to acquisition companies and include venture capital firms, local development companies, insurance companies, investment bankers, factoring companies, federal sources, small-business investment companies, etc. Obviously, from the results of the aforementioned survey, women business owners are not participating in or drawing upon these sources. Their lack of participation can be attributed to the following:

- limited access
- limited "hands-on" training and knowledge of financial management and accounting
- the need for equity and collateral
- insufficient size of business for investment risks by many lenders
- smaller loan requests

- kinds of industries which women typically own

There is a gap between financial institutions' abilities to meet the needs of small businesses, particularly women-owned businesses, and the demand for small-business loans. Special efforts should be made to attract small, women-owned businesses as commercial customers. Currently, professional banking women have begun most efforts to attract women commercial customers.

Recommendation 12a: Request the N. C. Bankers' Association and the N. C. League of Savings Institutions and other financial services institutions to adopt policy statements of non-discrimination against women business owners.

Recommendation 12b: Request the N. C. Bankers' Association and the N. C. League of Savings Institutions and other financial services institutions to begin collecting data on the number of loan applications received and loans made by their members to women-owned businesses and then make the information available to the assistant secretary of commerce for women's economic development.

Despite the lowest interest rates in years and the abundance of cash in bank coffers, banks are making it tougher for many small-business borrowers to obtain loans. The prime rate has plunged from 21.5 percent in August 1981 to 11.0 percent more recently, but banks are scrutinizing small borrowers more closely and tightening their criteria for extending loans.(9)

Banks, like other lenders in the capital markets, tend to prefer lending to larger businesses because the market for larger companies is more clearly defined and the degree of risk in lending can be better assessed. Banks can also grant large loans for the same cost as, or less than, small loans. But in some cases, overt discrimination still occurs. In order to address all of these situations constructively, it is important to know the terms on which a loan request is evaluated and the reasons for the decision reached.

Recommendation 13: Request the Federal Reserve Board, the N. C. Banking Commission, and the N. C. Savings and Loan Commission to require that banks and savings and loan associations put in writing their reasons for refusing to grant a commercial loan request and make those reasons

available to persons who have been refused a loan.

Some businesses, even smaller ones with a record of sound financial management, are finding credit available at a good price. However, companies with shorter records of sales and earnings and those with few assets are finding it increasingly difficult to acquire loans. In addition, when loans are acquired, the small-business borrowers pay more in relation to the prime rate than do larger borrowers, sometimes one to two percentage points higher.

Women-owned businesses, because they are generally smaller and newer businesses with limited track records, naturally are more adversely affected by lending policies which tend to favor larger businesses. Women are further disadvantaged because of their lack of knowledge about capital markets. In some cases, they do not know how to develop business plans and other documents needed by providers of capital. This, combined with the general reluctance by financial institutions to invest in or lend to smaller businesses, creates greater obstacles for women than for men.(10)

Recommendation 14: Improve the network of resources available to assist women entrepreneurs in preparing financial plans.

- a. Request the U.S. Small Business Administration to prepare an inventory of resources which provide assistance in preparing business plans.**
- b. Encourage banks and other lending institutions to take an active role in referring women business owners to appropriate sources of advice in preparing business financial plans and/or to provide that service themselves.**
- c. Encourage the U.S. Small Business Administration to direct the North Carolina SCORE (Service Corps of Retired Executives) chapters to be more responsive to the needs of women seeking assistance and to recruit more women to join SCORE.**
- d. Form a consortium of banks to provide a pool of resources (venture capital) to be made available to women business owners.**

Venture capital firms provide another source of capital for businesses, but the outlook for women-owned businesses acquiring such loans has not been bright. The reasons are familiar: women are not fully informed about venture capital opportunities, some lack background in finance and business, and most usually own businesses that do not lend themselves to large-scale investments. To qualify for venture capital financing, a company must have a proven and balanced management team with expertise in the company's business and an innovative or proprietary product in a growing market...(11) These requirements automatically eliminate many women.

Other sources of capital such as finance, insurance, and factoring companies are equally inaccessible because of lending requirements that women-owned businesses cannot meet. For example, factoring companies require a business volume of at least \$1 million, with a net worth in excess of \$150,000. Finance companies lend only 75 percent of the market value of assets--their normal minimum loan is \$50,000 to \$100,000, depending on the size of the finance company. Insurance companies discount small borrowers because offering surety bonds to small companies is not cost-effective.

Locked out of the private capital markets to a substantial degree, some women business owners turn to public markets (federal and state sources), but participation there has also been limited: only 10 percent of female business owners obtain capital from a government program.

According to the Presidential Task Force on Women Business Owners, the federal government has a wide variety of loans and grant programs. Almost none were designed with the woman entrepreneur in mind, although many have relevance for her.

The Small Business Administration is the federal government's major source of financial assistance to small businesses. It administers several types of loan programs, primarily in the form of guarantees to commercial banks to reduce some of the burden of the risk for banks. However, lenders view guarantees as indicators of fiscal instability and as too much of a chore because of red tape and paper work. Bankers would like to see the program simplified for greater bank participation.

Certified Development Corporations (CDCs) are designed to overcome some of these bureaucratic obstacles, and a number of CDCs are operating across North Carolina. To date, however, none have submitted a loan request from a woman-owned business to the SBA for approval.

Recommendation 15a: Request that the N. C. Bankers' Association work with its member banks, particularly in rural areas, to actively participate in SBA Guaranteed Loan Programs.

Recommendation 15b: Request the Small Business Administration to provide low-interest loans to non-traditional and cooperative businesses owned by women.

Recommendation 16: Request the SBA to direct the Certified Development Corporations (CDCs) to modify their outreach strategies so as to reach more women and to bring more loan requests from entrepreneurs to successful completion.

CONTRACT PROCUREMENT

A business contract is a legal way of defining the rights and obligations of all participants in an agreement. Most business arrangements which involve the purchase of a large volume of goods, goods of high-dollar value, or goods and/or services being provided continuously over a long period of time will require a contract. Moreover, a purchase by a large organization - a corporation or a governmental body - for virtually anything may require a purchase order and/or a contract. The process may be complicated and time-consuming. The seller may be required to specify not only the number of units and their price, but also their specific characteristics, time and terms of delivery, etc. Making a mistake in this process can be very costly; but not participating at all because the process seems too "forbidding" is to lose out on a major share of the profitable transactions which take place in the economy.

Encouraging Women Business Owners to Participate in the Contractual Process

A large proportion of women entrepreneurs operate very small businesses with few if any employees. In many cases, the nature of their business is such that contracts are not required, at least to operate on a small scale. However, the contractual process provides a certain discipline to business arrangements which minimizes risk and contributes to good management. It also lays the foundation for expansion of the business by enabling the owner to participate in formal bidding processes and contractual arrangements with large organizations.

Recommendation 17: Direct the Small Business Development Center, the Department of Community Colleges, and other coordinating mechanisms to provide training and resources in contract preparation and negotiation for small-business owners and prospective business owners, with special attention to the needs of women business owners.

The N.C. Department of Commerce provides an informal network of contacts and information about procurement needs in the private sector, especially those of new, incoming firms. This service should be formalized as part of its clearinghouse function and made easily available to business owners across the state.

Recommendation 18: Expand the information clearinghouse functions of the N.C. Department of Commerce to include systematic information about procurement opportunities in the private and public sector, e.g., the raw materials and services needed by government and new, incoming firms. Special attention should be given to minority and women business owners.

The Charlotte Chamber of Commerce has established a two-year program jointly funded by city/county governments and the private sector to match women and minority entrepreneurs with public and private purchasers of goods and services.

Recommendation 19: Encourage chambers of commerce to establish a procurement assistance program in the private sector for women and minority-owned businesses similar to the program that has been established by the Greater Charlotte Chamber of Commerce.

Public Sector Procurement

Public sector procurement provides an excellent example of the obstacles and advantages to participating in contract procurement. The process is relatively open. It is also very complicated and time-consuming, but it can be very lucrative.

Every year the federal government buys about \$100 billion worth of goods and services from the private sector - everything from pencils to computers, laundry services to legal advice.(12) In fiscal year 1980, women-owned businesses were awarded \$338.8 million in federal prime contracts, a 65 percent increase over the previous year. Federal government contracts awarded to women-owned businesses in 1981 totaled \$631.4 million.(13)

Federal agencies are required by law to give special consideration to minority-owned businesses and to businesses owned by white women who are "socially and economically disadvantaged." Yet proving oneself to be "socially and economically disadvantaged" is nearly impossible in a legal context, unless "socially and

economically disadvantaged" is defined. To date, this has not been done.

Recommendation 20: Require federal agencies to define "socially and economically disadvantaged" and implement Public Law 95-507 as it was intended without regard to race, age or sex.

The state of North Carolina annually purchases goods and services valued at approximately \$900 million. Less than 1 percent of this sum was spent with minority-owned businesses. Figures on the state contract awards to women-owned businesses are not available because such information is not tracked or compiled by any state agency.

Smaller companies could and should be doing much more business with government, but they are not doing so. Women business owners tend to be less familiar with the bidding process and are unaware of what the government's procurement needs are. Because of their relatively recent entry into the procurement process, women often do not qualify for placement on bidding lists.

Recommendation 21: Require state agencies to keep and publicize accurate and up-to-date records of their purchases from female-owned businesses in order to monitor the level of activity. This information shall be distributed to the N. C. departments of Labor and Commerce on a quarterly basis.

- a. Records should be kept and compiled on bids submitted and contracts awarded to female-owned businesses.
- b. Reports of awards not exceeding \$2500 should be made to the Division of Purchase and Contract.
- c. Data should be used to assure non-discriminatory practices in purchasing by the state.

Recommendation 22: Use the Directory of Women-Owned Businesses (See Recommendation 1) to distribute the N.C. Purchasing Directory and to invite women business owners to "How-to" workshops on getting established in the state, federal, and local procurement network.

Bid solicitation is a highly-structured, price-competitive means of procuring goods and services for government contracts; therefore, special efforts are necessary to bring women into the mainstream of the contract and procurement process.

Recommendation 23: Require the N.C. Division of Purchase and Contract to publish a concise description of how to gain access to the state procurement process, including whom to contact for various information, how to get on the "vendors' lists," procedures involved in bidding, methods used to advertise bids, etc. Distribute the published description to women-owned businesses.

The state's procurement process involves at least four major purchasing bodies or agencies. At least three methods of purchase are used:

- sealed competitive bids
- informal quotes
- discretionary purchases

Offers are requested from qualified suppliers who have asked to be put on the bidders' lists. A qualified supplier is one who has been in business for at least twelve months. Occasionally this requirement is waived for minority-owned businesses; the same waiver should apply to women-owned businesses.

Recommendation 24: Provide a mechanism for waiving the current bidding list eligibility requirement that a business must have been in operation for at least 12 months prior to being placed on the bidders' mailing lists.

The Division of Purchase and Contract maintains active bidders' mailing lists to solicit bids on various categories of commodities and services. There is no single, centralized bidding list for the entire state establishment. Business owners who are not accustomed to doing business with government agencies become confused and frustrated with the lack of centralization, and this probably is one of the primary reasons why many do not fully participate in state contracting.

The Department of Administration has begun to institute a number of activities designed to encourage increased participation in state contracting by small, minority and women-owned businesses. Through its Division of Purchase and Contract, "How-to" workshops

have been held around the state in at least eight different locations to help business owners with the "nuts-and-bolts" methods of doing business with the state of North Carolina. These workshops should be continued with special emphasis on including women.

The department has also awarded a contract to the management consulting firm of Boone, Young & Associates, Inc. of New York to assist the state in developing a program that will give businesses which are operated by blacks, Indians, and women the opportunity to participate more in state contract awards and at the same time increase their viability as business owners. The consulting firm will examine a number of aspects of the contracting and procurement process which either act as barriers to minority and women business owners or could operate as an aid to increase their participation in the government's contract and procurement process. The consulting firm will also conduct workshops around the state to encourage minority and women business owners to participate in the state's procurement process.

Recommendation 25: Urge that the representatives of the Business Assistance Division of the N.C. Department of Commerce and the Division of Purchase and Contract participate actively in workshops which will be developed under a consultant's contractual agreement so that the valuable information and experience gained through the consultant's efforts are retained and incorporated in future training efforts.

The key to success in using a consultant in a case such as this is to make every effort to ensure that the information, experience, and expertise developed in the process of carrying out the contract is transferred to the relevant agencies in state government and that the capacity is developed within those agencies to carry forward the objectives for which the consulting contract was undertaken.

Improving Opportunities for Securing Contracts

Women business owners' participation in our free enterprise system could be further enhanced by three pieces of legislation enacted by the 1983 General Assembly.

New legislation requires the Division of Purchase and Contract to publish a bi-weekly, tabloid-size registry. The publication is known as the North Carolina Purchasing Directory. It contains information on contract and purchase requirements from the Division of Purchase and Contract, the Office of State Construction, the Department of Transportation and other agencies of state government which make direct purchases from private

suppliers. The first four issues of the registry were free to all persons and businesses on the current bidders' rosters, to all chambers of commerce in the state, to all business associations in North Carolina and to all persons or businesses on a list supplied by the Department of Commerce. Subsequent issues require a subscription fee of \$40 per year.

Using the aforementioned sources for distributing the registry will not tap many of the women business owners. Traditionally such owners have not been a part of associations, and information relative to these businesses has not been collected. The Department of Commerce must compile a list of such businesses so that women can more readily be made aware of the state's procurement needs.

Recommendation 26: Increase the potential dollar value of contracts to women-owned businesses by making the procurement procedures more readily available by expanding the mailing list for the bi-weekly registry to include women-owned businesses.

Another provision amends the statutes regulating payment and performance bonds for public contracts. Originally, laws regulating payment and performance bonds allowed public bodies to require a payment and performance bond from the construction contractor if the total cost of the project exceeded \$10,000. The amendment, however, has raised that amount from \$10,000 to \$30,000. If the total cost of a project exceeds \$30,000, the public agency can require a payment and performance bond from any individual contractor whose total contract exceeds \$15,000.

For construction projects costing less than \$30,000 and individual contracts totaling less than \$15,000, the contracting body may exercise discretion in requiring a performance and payment bond.

Sometimes bonds are barriers to some small businesses' bidding on certain contracts because the bond requirement increases the cost of the project to the potential contractee and thus reduces the margin of profit for the business owner. The new provision should lessen some of the barriers that small businesses previously experienced in bidding on construction contracts.

The aforementioned change in the statutes will not have an immediate, positive impact on women business owners because many are still concentrated in the service industries. However, future women business owners, as they move into nontraditional industries such as construction, manufacturing, and transportation, should reap the benefits of the change in the bonding level for public construction contracts.

Recommendation 27a: Urge the SBA, in its Bond-Guarantee Program to give special consideration to women business owners to ensure working capital and start-up funds for those with limited collateral.

Recommendation 27b: Request the SBA to make bond-guarantee information available to the N. C. Department of Commerce, Business Assistance Division.

Like bonds, late payments on the state's behalf act as barriers to small businesses' participation in government contracting. Small businesses cannot afford to have outstanding accounts receivable: working capital is too essential to their survival. The state must do a better job of paying its bills in a timely fashion if it is committed to encouraging and promoting the use of small and women/minority-owned businesses in performing the work or supplying the materials specified in public contracts.

Recommendation 28: Require the state of North Carolina to pay its bills for contracted goods or services within thirty days of verified request for payment or pay interest on the amount due to the vendor, unless another payment policy has been mutually agreed upon.

The third new legislative provision requires state agencies and political subdivisions to cooperate in efforts that promote the use of small, minority, physically handicapped or women contractors in public construction and purchasing contracts. Similar permissive legislative provisions have been proposed for local government. One specific legislative proposal calls for establishing minority/women's business enterprise programs.

In June 1983, the Urban Institute of the University of North Carolina at Charlotte released the outcome of a study of contracts from July 1977 to June 1982. The outcome indicates that contracts containing federal minority business enterprise (MBE) provisions result in higher minority participation rates. Such participation ranged from 6.6 percent on contracts with MBE goals to 15.3 percent on contracts with set-asides, that is, contracts which require a certain per centum of the total to be awarded to groups or business enterprises that are disadvantaged in the marketplace. Contracts with no federal MBE provisions produced a minority participation rate of only 1 to 2 percent.

Minority/women's business enterprise programs have proven to be effective in increasing minority participation in public contracting opportunities. However, some legal questions remain about infringement on the state's competitive bidding system and the ability of local government to act in the absence of state legislation which would allow local governmental entities to

establish goals or set-aside programs. To avoid confusion, legislative grant-of-power should be given to local governments wishing to establish and demonstrating a need for minority/women's enterprise programs.

Recommendation 29a: Request the governor, lieutenant governor, and leaders in the General Assembly to work to ensure passage of legislation to grant local governments authority to implement and comply with minority and women's business enterprise requirements for locally funded projects.

Recommendation 29b: Require the state to offer and provide technical assistance to local governments to establish minority/women's business enterprise programs with goals or set-asides that are based on some form of time limit.

FUTURE DIRECTIONS

The problems and experiences of women business owners that have been outlined in this chapter are not necessarily unique to women but are problems experienced by most new business owners or persons beginning a business venture. The difference for women, however, is that as business owners, many women start off disadvantaged because of historic and systematic discrimination that has locked them out of the economic mainstream. Women business owners, because of their newness to the entrepreneurial arena, have not been recognized as having vital roles in the economy. This lack of recognition means that many of the programs designed to help small businesses or socially and/or economically disadvantaged business owners exclude women, particularly non-minority women. Participation in such programs by minority women is often quite limited.

For women in business, social barriers create situations where many women fall short of realizing their potential. Productivity suffers because a large segment of our society continues to be overlooked or underutilized. A climate more favorable to women in business and women business owners must be developed and must incorporate both initial encouragement and ongoing support for individual initiative and responsibility.

In order to grow to a point where they can compete equally in the marketplace, women need some special assistance from government and the private sector. The recommendations that have been developed by the Business Development Task Force are designed to make the marketplace more accessible and less complicated for the woman business owner. The recommendations are somewhat extensive,

but their implementation is necessary if women are to freely enter and fuel the growth and progress of our economy.

Many issues related to women business owners and women in business need to be studied and resolved and the effort of the Business Development Task Force is a beginning. Continued study and follow up need to be made a priority; therefore, the task force requests the following:

Recommendation 30: Urge the governor to set up a work group under the State Goals and Policy Board to define the next steps for implementing the recommendations that have been presented in the Business Development Task Force report. The assistant secretary of commerce for women's economic development should be appointed to the work group.

NOTES

1. U.S. Department of Commerce, Bureau of the Census, Women-Owned Businesses, 1977 Economic Censuses.
2. "How SBA Can Help You Go Into Business," Women's Handbook, prepared by the Office of Management Assistance, U.S. Small Business Administration, U.S. Government Printing Office, 1982, 369-210/703.
3. The State of Small Business: A Report to the President, March 1983, p.31.
4. The Bottom Line: Equal Enterprise in America, a report of the President's Interagency Task Force on Women Business Owners.
5. Eleanor Schwartz, The Sex Barriers in Business, 1971.
6. U.S. Small Business Administration, Fact Sheet: Management Assistance, April 1982.
7. "Money Talk," Fayetteville Observer, March 26, 1983.
8. "How SBA Can Help You Go Into Business," Women's Handbook, prepared by the Office of Management Assistance, U.S. Small Business Administration, U. S. Government Printing Office, 1982, 369-210/703.
9. "Tough Time for Small Borrowers," Venture, June 1983, pp. 97-98.
10. "Capital Formation and Credit," State of Small Business: A Report to the President, March 1983, p. 62.
11. "How Merrill Lynch Can Help You Run Your Business More Effectively," A Guide for Small and Mid-Size Corporations, Merrill-Lynch, January 1983, p. 25.
12. "Selling to the Government," Inc., July 1983, pp. 12-14.
13. "In Business Selling to Uncle Sam," Working Woman, February 1983, pp. 36 and 39.

RESOURCE MATERIAL

1. Contract for Boone, Young & Associates, July 1983.
2. "How SBA Can Help You Go Into Business," Women's Handbook, prepared by the Office of Management Assistance, U.S. Small Business Administration, (U.S. Government Printing Office, 1982, 369-210/703).

3. The State of Small Business: A Report to the President, transmitted to Congress, March 1983.
4. "36 Sources of Capital," (Philadelphia, Pennsylvania, Howard & Company).
5. U.S. Department of Commerce, Bureau of the Census, Women-Owned Businesses, 1977 Economic Censuses.
6. "The Gender Factor," Working Woman, September 1983.
7. "Minority/Women Business Enterprise Study," prepared for the Charlotte City Council by the University of North Carolina at Charlotte's Urban Institute-Community Service Division, June 15, 1983.
8. Carol Gilligan, In a Different Voice, (Howard University Press. Cambridge: 1982).

EPILOGUE

Several months have now passed since the adjournment of the Governor's Conference on Women and the Economy---the first of its kind in the nation. From the very beginning, individuals and all kinds of groups---business, civic, professionals, government, and academic---believed that the Conference was both necessary and timely. They were willing to try, to come up with some solutions, even before they knew it would work.

This document reveals the depth and seriousness of this work. But the richness of the Assembly process and the Conference itself go far beyond these recommendations. Its success can be traced to the diversity of these participants.

It is easy for people of like minds to agree, but the participants came from all walks of life. During the process, differences were minimized, attitudes shifted---nurses began to be concerned for secretaries, the old for the young, the professional for the untrained, the homemaker for the employed.

This communication and understanding will be the long term success of this Conference. Differences in orientation and philosophies were accommodated, agendas merged.

While we could not address all issues affecting women, the economy, and families, I feel that the Assembly and Conference participants identified most of the more critical ones and proposed feasible, "do-able" recommendations.

Participants saw the implementation of a top priority on the opening day of the Conference, the announcement by Governor Hunt of a new Assistant Secretary of Commerce. This person will lead an office for Women's Economic Development and be responsible for implementing the Conference recommendations. Too often, good recommendations and good intentions are forgotten because there is no vehicle for following through. The announcement was ample evidence that the conference and Assembly work would continue.

Despite the problems that women still face, many of which the Assembly and Conference recommendations addressed, I believe this is the most exciting time in all the world to be a woman.

In several decades, women have gained more opportunities than in previous centuries. In education, in employment, in options and choices open to us we now have new and expanded roles and responsibilities.

I am proud that I am a part of this era for woman. I am proud that I had a significant role in bringing about the Conference. Of all the things I have ever done with women, I believe this is the one that will mean the most for our future.

From the enthusiasm and energy shown, I believe the Conference was successful and that the results will be positive and the benefits felt for decades to come.

I further believe citizens of our state will take whatever action is appropriate to share the problems and promise of North Carolina women revealed at this Conference.

We will continue to raise the awareness of men and women of the economic realities of being female. We will continue the dialogue with diverse minds, arriving at mutual interests.

The Women and the Economy effort will have a lasting effect on all North Carolina citizens. I commend this report's recommendations to everyone in this state as evidence of what can be done when dedicated people discuss important issues. I congratulate all of you who participated.

A handwritten signature in dark ink, reading "Wilma Woodard". The script is fluid and cursive, with the first letters of "Wilma" and "Woodard" being capitalized and prominent.

Wilma Woodard
Co-Chair

APPENDIX A

THE ASSEMBLY AND CONFERENCE PROCESS

Making History

In March 1983, Governor James B. Hunt, Jr., appointed a panel of North Carolina citizens to study the problems, barriers and opportunities affecting women in the economy and to develop specific policy recommendations directed at government, business and industry, and public and private organizations to address these concerns. The resultant six-month study of women and the economy conducted by this panel, the North Carolina Assembly on Women and the Economy, along with the subsequent statewide Governor's Conference on Women and the Economy, has been the most comprehensive state effort in North Carolina and perhaps the nation to focus public attention on women's current role in the economy and to explore avenues for improvement.

The 150 members served on the Assembly as volunteers; they were not reimbursed for expenses or paid for their efforts. These women and men came from a variety of backgrounds, races and socio-economic groups. Some represented statewide civic or professional organizations; others were leaders of business and industry or public officials such as mayors, county commissioners or legislators; still others were homemakers or professional volunteers, teachers or secretaries.

The Assembly Process

The Assembly met five times during the spring and summer of 1983. Each meeting was held in Raleigh and lasted a full day.

At the outset, the Assembly agreed upon several principles of operation: that the recommendations are for the benefit of all citizens; that the conference would be a policy conference; that the conference would address specific issues regarding the economic status of women, while recognizing the existence of other social and legal problems outside the parameters of the conference; that while identifying problems and suggesting solutions, task forces would consider the impact of each problem on women of differing races and lifestyles; that legal concerns should be addressed in each area where appropriate; and that task forces should recommend specific, substantive and innovative solutions which can be accomplished by 1990.

Assembly members selected one of four issue areas, or task forces, in which to specialize. Each task force had a chair and vice-chair, a staff person from the Department of Administration, and as a consultant, an attorney affiliated with the N. C. Association of Women Attorneys.

The task forces allowed a three-step process in consensus-building:

- 1) identifying and defining the issues
- 2) discussing options for addressing the issues/problems
- 3) proposing preliminary recommendations.

In addition, more than 50 women and men representing public and private agencies served as resources to the task forces and presented position papers on the issues and possible solutions. Task Force members candidly discussed the issues and alternatives, and after lengthy discussion, made their preliminary recommendations.

Public Forums and Outreach

To assist in identifying key issues and suggest recommendations, seven Women and the Economy public forums were held across North Carolina on June 21, 1983 to solicit a wide range of citizen input. Nearly 700 North Carolinians attended these forums. (See Appendix F)

The public forums were an essential part of the Women and the Economy effort. They provided Assembly members with an opportunity to hear the concerns of citizens across the state who had personally experienced the problems, barriers and opportunities being addressed by the Assembly. Further, the forums helped ensure that economic issues of most concern to North Carolina women would be addressed by the Assembly and a consensus formed on issues of primary importance.

An informational booklet outlining economic issues facing women also was made available to all local public libraries, community colleges and leaders of organizations endorsing the conference.

Adoption of Preliminary Recommendations

In a joint session of the four task forces at their August 29, 1983 meeting, the full Assembly adopted 111 specific recommendations which were published as a draft report and became the basis for the statewide policy conference.

At that time the Assembly formally stated its belief that "the guarantee of equal rights under the Constitution is a necessary foundation for all these recommendations."

Assembly members also reiterated their concern for special groups of women and said that immediate and particular attention should be devoted to the following groups of women: minorities, displaced homemakers, older women, high school dropouts and low-income women.

Discussing Recommendations: The Governor's Conference on Women and the Economy

On October 31, 1983, nearly 1,000 women and men gathered in Raleigh for a three-day conference to discuss the Assembly's preliminary recommendations.

Through issue discussion sessions, participants helped shape strategies for improving the economic standing of women and their families. Each participant had an opportunity to attend four issue discussion sessions, based on the four task force issue areas. Through these discussions the conferees, who struggled long and hard over their worksheets, provided Assembly members with significant improvements in some of the recommendations and provided the catalyst for additional recommendations in some areas.

Along with the issue discussion sessions, conferees heard from 11 speakers on topics ranging from comparable worth to investment strategies. These speakers, all noted experts in their fields, provided the participants with pertinent information to be used in their discussion sessions.

The culmination of the work of the Assembly on Women and the Economy, the Governor's Conference on Women and the Economy, was endorsed by twenty statewide organizations and sponsored by more than seventy North Carolina businesses, which generously provided the funding for the conference.

The Governor, in his opening remarks, announced the creation of the position of Assistant Secretary of Commerce for Women's Economic Development. He further promised the group that he was "going to bring to the Governor's Mansion leaders from business, education and communities across North Carolina to go over your recommendations and talk about what they can do to see that women are full economic partners."

After the Governor's remarks, Honorary Conference Chair Juanita Kreps addressed the conference and traced some of the history of women's changing role in the workplace and in the economy.

Dr. Kreps called attention to future economic trends: the acceleration of technology, a continued growth in the numbers and proportion of jobs in services, an increasing internationalization of the economy, and finally a trend which poses a special dilemma for the two-career family, "the ever-tightening time constraints imposed on a household in which work outside the home dominates the schedules of both husband and wife, leaving little time or energy for the homework wives heretofore have been expected to perform."

She said that the greatest single aid to resolving problems plaguing two-career families is "improved flexibility of working time," and said that "with growing productivity, we can surely

afford time free of work, more time for ourselves, our families, our communities." Dr. Kreps reminded her audience that they had "an opportunity to shape the thinking of the state's leadership, both public and private."

In addition to gleaning information from the speakers and helping shape the future agenda for women, participants also enjoyed the opportunity to meet with others concerned about the relationship of women and the economy and to develop new friendships.

The Conference attracted a broad cross-section of citizens from across the state. Special services, such as child care and financial aid, were provided to more than 90 of the participants.

Final Recommendations

Immediately following the adjournment of the Governor's Conference on Women and the Economy, the Assembly members met in task forces to give their observations about the issue discussion sessions they had attended, to compile the changes and additions recorded on newsprint in the discussion sessions and, based on all the information they had gathered, to make final recommendations to the Governor and the General Assembly.

From the newsprint and their own observations from the 16 issue discussion sessions (four for each task force), Assembly members noted that even though the participants came from a variety of backgrounds and lifestyles, there were more similarities than differences in participants' approaches to the issues and their concerns about the economic conditions affecting women and their families.

Some groups felt that much of our attention should be directed toward assisting low-income and minority women. Many groups also stated that even though the needs and situations of women are very different, women must promote a better understanding of these differences in order to achieve a united effort to deal with all women's concerns.

In addition, most groups felt that the language in the recommendations should be stronger and pressed for the use of words such as "demand" or "require" instead of "ask" or "urge."

Assembly members, as a result of these suggestions, worked to strengthen the language of the recommendations in many places and underscored the universal concern shown at the conference for the plight of low-income and minority women.

From suggestions at the issue discussion sessions, several additional recommendations were included in the final report of the Assembly; others were expanded to include new items. For example, in the report of the Education Task Force, a new recommendation was added calling for a comprehensive high school course in life skills and planning. A section of another

recommendation requesting increased funding for the N.C. Council on the Status of Women was pulled out and made an entirely new recommendation so that it would receive more prominence in the report.

Reports from the issue discussion groups on Business Development also underscored the consensus for increased funding for the Council on the Status of Women; urged the Governor, in his industry recruitment policies, to include a statement of North Carolina's concern for equity and involvement of women at all job levels; asked that the implementation process go beyond party lines and change of state administration; and requested apprenticeships in existing businesses and more participation in chambers of commerce.

In other groups, much concern was expressed about the lack of value in our society of the homemaker's contribution to the economy and the continuing problems of sexual harassment in the workplace.

In its final meeting the Employment Task Force passed three resolutions: a resolution calling for enforcement of federal anti-discrimination legislation and orders; a resolution calling attention to the value of non-paid work; and a resolution calling on government, business and industry, and labor organizations to study the roles, rights, and responsibilities of employers and employees.

Several groups felt so strongly about their concerns that everyone in the group signed a statement which was submitted to the Assembly. Some of these statements expressed such things as strong opposition to sexist advertising and television programming and the need for better prioritization at the federal level so that improvements can be made in our educational system.

Priorities of the Governor's Conference

At the end of each of the issue discussion sessions, participants were asked to vote on the issues in that task force area of most concern to them. The results from all issue discussion groups were tabulated and priorities (not in voting order) established by the participants of the conference are:

Education

- Improving career counseling from kindergarten through higher education;
- Increasing availability of government and private financial assistance for education and training;
- Increasing support to women of all ages for non-traditional and vocational education.

Employment

- Narrowing the wage gap by study and adoption of comparable worth practices;
- Strengthening legislative protection by passage of state fair employment legislation;
- Redesigning employer-sponsored benefits to better respond to employee family responsibilities (e.g., "cafeteria-style" benefits).

Financial Security

- Mandating statewide implementation of clerk-of-court child support enforcement program;
- Eliminating sales tax on food;
- Increasing AFDC payments 10 percent in 1984 and to poverty level thereafter;
- Mandating garnishment for child support in arrears.

Business Development

- Directing the Department of Commerce in conjunction with other agencies to collect annually, publish and make available data on women-owned businesses in North Carolina;
- Establishing small business development centers with emphasis on needs of women and minority businesses;
- Appointing a work group of the State Goals and Policy Board to define steps for implementing recommendations for business development.

These priorities were presented to the Legislative Study Commission on the Economic, Legal and Social Needs of Women in December 1983, by Senator Wilma Woodard, Co-chair of the Assembly.

APPENDIX B

THE NORTH CAROLINA ASSEMBLY ON WOMEN AND THE ECONOMY

Dr. Juanita M. Kreps, Honorary Conference Chair
Senator Wilma C. Woodard, Co-chair
Representative J. Allen Adams, Co-chair

Business Development Task Force

Roger Sheats, Fayetteville, Chair
Rachel Huggett, Charlotte, Vice-chair
Anne Allen, Greensboro
Barbara Allen, Raleigh
Elizabeth Aycock, Raleigh
James Babb, Charlotte
Wilhelmina Bratton, Asheville
Representative Louise Brennan, Charlotte
Brenda Twitty Bruner, Greensboro
Eva Clayton, Littleton
Mutter Evans, Winston-Salem
Representative Margaret Hayden, Sparta
Nancy R. High, High Point
Senator Wanda Hunt, Pinehurst
Representative Margaret Keesee-Forrester, Greensboro
Susan Sechrest Kever, Gastonia
Representative Annie Brown Kennedy, Winston-Salem
Susan P. Little, Raleigh
Zada Noe, Beaufort
Dorothy M. Reep, Statesville
Joyce Richardson, Greensboro
Catherine Rieger, Raleigh
Fay Skidmore, Charlotte
Sarah Stevenson, Charlotte
Chrystle Swain, Durham
Verna Taylor, Chapel Hill
Elveta Thomas, Garner
Senator Ben Tison, Charlotte
Frances P. Walker, Moyock
Anne Page Watson, Durham
Fannie Wesson, Windsor
Sam Young, Charlotte

Education Task Force

Dr. Martha R. Johnson, Raleigh, Chair
Dr. Katie Dorsett, Greensboro, Vice-chair
Earle Blue, Raleigh
Rebecca B. Brand, Richmond, Virginia
Representative Dorothy Burnley, High Point
Brenda Clark, Warrenton

Josephine Clement, Durham
Representative Betsy Cochrane, Advance
Ruth Cook, Raleigh
Juanita Dixon, Canton
Sister Miriam Fiduccia, MSBT, Charlotte
Representative Jo Graham Foster, Charlotte
Jean Goodman, Greensboro
Gladys A. Graves, Raleigh
Dr. Linda Grimsley, Raleigh
Charlie Mae Holland, Nebo
Katherine H. Holoman, Raleigh
Representative Bertha Holt, Burlington
Mary Hopper, Charlotte
Dr. Dorothy Howze, Durham
Jean R. Irvin, Winston-Salem
Representative Mary Jarrell, High Point
Ruby Jones, Greensboro
Dr. Elizabeth D. Koontz, Salisbury
Dr. Jane D. Matthews, Chapel Hill
Dr. Maxton Mauney, Asheville
Dawn McGlohon, Rocky Mount
Bessie McLaurin, Durham
Lillian O'Briant, Asheboro
Shirley A. Page, Garner
Hallie Parker, Clinton
Annette L. Phinazee, Durham *
Jackie Riggsbee, Raleigh
Susan Samelson, Goldsboro
Betty Speir, Bethel
Georgia Spiliotis, Wilmington
Senator Lura Tally, Fayetteville
Julia Taylor, Durham
Mary Pinchbeck Teets, Pembroke
Kenneth Wilkins, Raleigh

Employment Task Force

Elynor A. Williams, Greensboro, Chair
Doris Cromartie, Charlotte, Vice-chair
Elizabeth L. Ayers, Winston-Salem
Dr. William Chafe, Durham
Libby Childress, Morganton
Representative Marie Colton, Asheville
Joyce Davis, Sanford
Jamima DeMarcus, China Grove
Representative C. R. Edwards, Fayetteville
Representative Jeanne Fenner, Wilson
Dr. Loleta Wood Foster, Fayetteville
Alice Freeman, Wilson
Sarah R. Gaylord, Plymouth
Malachi Greene, Charlotte *
Lislott Harberts, Statesville
Ronald Harper, Charlotte
Lark Hayes, Charlotte

Wallace Hill, Chapel Hill
Sarah Hinton, Nashville
Olga Hoskins, Lenoir
Bryan Houck, Charlotte
Frances Inscoe, Newton
Dr. Audrey Johnson, Chapel Hill
Senator Helen Marvin, Gastonia
Betty R. McCain, Wilson
Malvin E. Moore, III, Durham
Dr. Gail W. O'Brien, Raleigh
Barbara Ann Pickens, Lincolnton
Waltye Rasulala, Raleigh
Grace Rohrer, Chapel Hill
Darlene Sams, Garner
Judy Seamon, Morehead City
JoAnne Shell, New Bern
Jean Webber, High Point
Gwen White, Kill Devil Hills
Doris C. Wilkinson, Raleigh

Financial Security Task Force

Edith Conrad, Greensboro, Chair
Mercedith Bacon, Bryson City, Vice-chair
Becky Barbee, Raleigh
Representative Anne Barnes, Chapel Hill
Pennie P. Battle, Gatesville
Helen Bess, Gastonia
Karen Boyle, Wilmington
Virginia Catalon, Jacksonville
Ann Cates, Chapel Hill
Clara S. Cummings, Raleigh
Joslin Davis, Winston-Salem
Representative Ruth Easterling, Charlotte
Roberta Faison, Raleigh
Doris Glenn, Durham
Kathryn Gramley, Winston-Salem
Senator Rachel Gray, High Point
Senator William G. Hancock, Jr., Durham
Nancy Jones, Forest City
Audrey D. Kates, Cary
Mona M. Keech, Raleigh
Margaret Lanier, Bunnlevel
Charlotte Lunsford, Asheville
Representative Edith Lutz, Lawndale
Bert Matthews, Sanford
Ina Mae Mintz, Bolivia
Virginia Newell, Winston-Salem
Representative Mary P. Seymour, Greensboro
Dr. Janie Britt Silver, Lumberton
Melba T. Sparrow, Cary
Representative Margaret Stamey, Raleigh
Representative Margaret Tennille, Winston-Salem
Representative Betty Dorton Thomas, Concord

Dawna Walkingstick-Darnell, Cherokee
Leigh Weiler, Asheville
Molly Wilmot, Pisgah Forest
Marlene Wilson, Goldsboro
Dr. Ellen Black Winston, Raleigh

*** Deceased**

APPENDIX C

ENDORISING ORGANIZATIONS OF THE GOVERNOR'S CONFERENCE ON WOMEN AND THE ECONOMY

A number of civic and professional associations formally endorsed the Governor's Conference on Women and the Economy, either by formal vote of their membership or adopting a resolution. Twenty organizations, representing a combined membership exceeding 500,000 North Carolinians, endorsed Women and the Economy. One organization, the N.C. Council of Women's Organizations, represents 43 affiliate groups.

Church Women United

National Organization for Women, North Carolina Chapter

N.C. Association of Educators

N.C. Association of Women Attorneys

N.C. Citizens for Business and Industry

N.C. Conference of Public Health Nursing Supervisors, Directors, and Consultants

N.C. Conference for Social Service

N.C. Council on the Status of Women

N.C. Council of Women's Organizations

N.C. Dental Hygienists Association

N.C. Dietetic Association

N.C. Extension Homemakers Association

N.C. Home Economics Association

N.C. League of Women Voters

N.C. Legislative Research Commission's Committee on the Economic, Social and Legal Problems and Needs of Women in North Carolina

N.C. Nurses Association

United Methodist Women, North Carolina Conference

Women's Forum of North Carolina

Women in State Government

YWCA of Wake County

APPENDIX D

SPONSORS OF THE GOVERNOR'S CONFERENCE ON WOMEN AND THE ECONOMY

Seventy-seven North Carolina businesses and associations sponsored the Governor's Conference on Women and the Economy and made financial and in-kind contributions to underwrite conference expenses. Several sponsors elected to underwrite a specific activity such as a speaker, supplies, or a reception but most gave a contribution toward the overall Conference fund. Gifts ranged from \$100 to \$20,000.

PRIMARY

R.J. Reynolds Industries

BLUE RIBBON

City of Raleigh
Merrill Lynch, Pierce, Fenner & Smith
Naegele Outdoor Advertising Companies
Nationwide Insurance Companies
Philip Morris, USA
WTVD-Channel 11

BENEFACTOR

American Express Company
Carolina Power and Light Company
Duke Power Company
U.S. Small Business Administration
Southern Bell/AT&T
Wheat First Securities, Inc.

PATRON

Blue Bell, Inc.
Branch Banking and Trust Company
Burlington Industries
Burroughs Wellcome Company
Cannon Mills, Inc.
Carolina Telephone and Telegraph Company
CIBA-GEIGY Corporation
Central Carolina Bank and Trust Company
Cone Mills Corporation
Davidson and Jones Construction Company
Fieldcrest Mills, Inc.
First Citizens Bank and Trust Company
First Union National Bank
Food Lion, Inc.
General Telephone Company of the Southeast
Harper Corporation of America
Hudson Belk of Raleigh
IBM Corporation

Lorillard
Lowe's Companies, Inc.
Manpower Temporary Services
N.C. Automobile Dealers Association
N.C. Cable Television Association
N.C. Restaurant Association
Piedmont Airlines
Piedmont Natural Gas Company
Polkton Manufacturing Company
Procter and Gamble
Southern Life Insurance Company
Southern National Bank of North Carolina
United Guaranty Corporation
Virginia Electric Power Company
Wachovia Bank and Trust Company, N.A.

DONOR

Carolina Freight Corporation
Cary Chamber of Commerce
Dillard Paper Company
Family Dollar Stores, Inc.
Golden Corral Corporation
Guild Master Graphics, Inc.
Hardee's Food Systems, Inc.
Home Builders Association of Raleigh and Wake County Auxillary
Hyatt/Winston-Salem
ITT Telecommunications
Lance, Inc.
Mechanics and Farmers Bank
Mountain View Farms
National Wholesale Company, Inc.
N.C. Association of Educators
N.C. Health Care Facilities Association
N.C. Home Builders Association
N.C. Hospital Association
N.C. Hotel and Motel Association
N.C. Medical Society
N.C. Merchants Association
North Carolina National Bank
N.C. Sheriff's Association
N.C. Textile Manufacturing Association, Inc.
N.C. Vending Association
Northwestern Bank
Olin Corporation/Pisgah Forest
Pic 'n Pay Shoes
Sparta Pipes, Inc.
Tanner Companies
Touche Ross and Company

APPENDIX E

ASSEMBLY RESOURCE CONSULTANTS

Education Task Force

Dr. Lucy Rose Adams, St. Augustine's College
Joan Barrax, Shaw University
Guellen A Beaulieu, N.C. Department of Labor
Walter Brown, N.C. Department of Public Instruction
Lucy Burgess, N.C. Department of Human Resources
Helen Compton, N.C. School of Science and Mathematics
Dr. Linda S. Dillon, North Carolina State University
Dr. John Ellington, N.C. Department of Public Instruction
Florry Glasser, N.C. Department of Administration
Dr. Thelma L. Hinson, N.C. Agricultural Extension Service
Doris R. Jacobs, N.C. Department of Community Colleges
Dr. E. Michael Latta, State Advisory Council on Education
Dr. Thelma Lennon, N.C. Department of Public Instruction
Dr. R. Jean Overton, N.C. Department of Community Colleges
Dr. John G. Redmond, Jr., N.C. Council on Economic Education
Sandy Shugart, N.C. Board of Science and Technology
Kathy Baker Smith, N.C. Department of Community Colleges
Robert H. Usry, North Carolina State University
George D. Vassar, N.C. Department of Human Resources
Dr. Michael Walden, North Carolina State University
George Wood, N.C. Department of Natural Resources and Community Development

Employment Task Force

Gail Addis, Duke Power Company
Paula Burger, N.C. Department of Natural Resources and Community Development
Stephanie Fanjul, Workplace Options, Inc.
Bob Fritz, N.C. Department of Administration
Florry Glasser, N.C. Department of Administration
Susan Kelly, Carolina Power and Light Company
Nancy Lambert, N.C. Department of Administration
Carol Lincoln, MDC, Inc.
Martha McKay, N.C. Department of Administration
Dr. Ronnie Steinberg, Center for Women in Government, State University of New York at Albany

Financial Security Task Force

Maggie Bushnell, Keesee, Hayes Marketing and Advertising
Rita Benedict, Wheat First Securities
Ann Christian, N.C. General Assembly
Sally Curry, Marion Bass Securities
Rose Marie Downie, Social Security Administration
Kay Fields, N.C. Department of Human Resources
Ellen Gerber, Legal Aid Society

Bill Hale, N.C. General Assembly
Anne Moss, Pension Rights Center
Marilyn Rich, N.C. Department of Justice
George Robinson, N.C. Department of Revenue
Meyressa H. Schoonmaker, N.C. Center for Laws Affecting Women,
Inc.
Theresa Shackelford, N.C. Department of Insurance
Pat Silberman, N.C. Legal Services Resource Center, Inc.
Susan Smith, N.C. Department of Human Resources
Conway Spiers, Blue Cross Blue Shield of North Carolina
Carol Spruill, East Carolina Community Legal Services
Barrie Stokes, North Carolina State University
Bill Towe, N.C. Department of Natural Resources and Community
Development
Nicki Underwood, N.C. Department of Revenue
Dr. Michael Walden, North Carolina State University
Dr. Betty Wiser, Retirement Planning Associates, Inc.

Business Development Task Force

Julian Brown, Raleigh/Durham Minority Business Development Center
Jane Davis, Durham City Council
Mary Diener, Diener and Associates, Inc.
Bernadine Moses Duncan, N.C. Department of Natural Resources and
Community Development
Kitty Keesee, Keesee, Hayes Marketing and Advertising
Connie Collins Haire, Asheville Area Chamber of Commerce
Pamela S. Michael, Downtown Raleigh Development Corporation
Martha Abshire Simmons, Asheville Area Chamber of Commerce
Fay Skidmore, Mecklenburg County Women's Commission
Betsy Watson, N.C. Department of Administration
Frieda Williams, Raleigh/Durham Minority Business Development
Center

APPENDIX F

PUBLIC FORUMS

Seven regional Women and the Economy Public Forums were held simultaneously on June 21, 1983 from 7-9 p.m. in the following locations:

Asheville.....	YWCA 185 S. French Broad Avenue
Charlotte.....	Queens College 106 Dana Building 1900 Selwyn Avenue
Fayetteville.....	71st High School 401 South, Raeford Road
Greenville.....	Pitt Community College 209 Humber Building Highway 11
Raleigh.....	NCAE Center 700 S. Salisbury Street
Wilmington.....	St. James Episcopal Church Corner, 3rd and Market Streets
Winston-Salem.....	Hyatt Winston-Salem 300 W. 5th Street

A summary of issues raised at the public forums may be obtained by writing the Office of Policy and Planning, N.C. Department of Administration, 116 West Jones Street, Raleigh, North Carolina 27611.

APPENDIX G

AGENDA GOVERNOR'S CONFERENCE ON WOMEN AND THE ECONOMY

Civic Center
Raleigh, North Carolina

MONDAY, OCTOBER 31, 1983

8:00-10:00 a.m.

REGISTRATION

COFFEE (Sponsored by City of Raleigh)

10:00-11:45 a.m.

OPENING SESSION

Presiding.....Senator Wilma C. Woodard
Co-chair, Governor's
Conference on Women and the
Economy

Introduction of Speaker.....Jane Smith Patterson
Secretary, N.C. Department
Administration

Conference Charge.....The Honorable James B. Hunt
Welcome.....Smedes York
Mayor, City of Raleigh

Introduction of Speaker.....Senator Wilma C. Woodard
Address.....Dr. Juanita M. Kreps
Honorary Conference Chair
James B. Duke Professor of
Economics, Duke University

Video Presentation.....Paul Bures
Vice President and General
Manager, WTVD-Channel 11,
Durham

Conference Overview.....Laura Carpenter Bingham
Director, Women and the
Economy
Senator Wilma C. Woodard

12:00-1:45 p.m.

LUNCHEON

Presiding.....Senator Wilma C. Woodard

Introduction of Speaker.....Jere Drummond
Vice President North Carolina
Southern Bell

Remarks.....Virginia Dwyer
Vice President and Treasurer
American Telephone and
Telegraph Company

(Sponsored by Southern Bell/AT&T)

Recognition of Endorsing

Organizations.....Representative J. Allen
Co-chair, N. C. Assembly
Women and the Economy

00-5:15 p.m.

ISSUES DISCUSSION SESSION I

30-7:30 p.m.

WINE AND CHEESE RECEPTION

(Sponsored by Carolina Power and Light Company, Duke Power Company, and Virginia Electric Power Company)
Entertainment by The Newold Piano Quartet

30-9:00 p.m.

DINNER

Presiding.....Senator Wilma C. Woodard
Recognition of Sponsors and
Legislators.....Representative J. Allen Adams
Introduction of Speaker.....Dr. Martha Johnson
Chair, Education Task Force
Remarks.....Dr. Kinsey Green
Executive Director, American
Home Economics Association
(Sponsored by Nationwide Insurance Company)

ESDAY, NOVEMBER 1, 1983

00-8:30 a.m.

COFFEE AND DANISH

30-9:45 a.m.

INFORMATION SESSION

Presiding.....Senator Wilma C. Woodard
"Women as Producers"
Introduction.....Elynor Williams
Chair, Employment Task Force
Remarks.....Anthony Carnevale
Economic Consultant
Introduction.....Marcia Haight, AEP
Senior Vice President, Wheat
First Securities, Inc.
Remarks.....Kate Rand Lloyd
Editor-at-Large, Working Women
(Sponsored by Wheat First Securities)
Introduction.....Mercedith Bacon
Vice-chair, Financial Security
Task Force
Remarks.....Jewel Jackson McCabe
New York Job Training
Partnership Council

:00 a.m.-12:30 p.m.

ISSUES DISCUSSION SESSION II

:45-2:00 p.m.

LUNCHEON

Presiding.....Senator Wilma C. Woodard
Recognition of Assembly
Members.....Jane Smith Patterson
"Women in the Workplace"
Introduction.....Rachel Hughett
Vice-chair, Business
Development Task Force
Remarks.....Mildred Jeffrey
Founder, Coalition of Labor
Union Women

Introduction.....**Doris Cromartie**
Vice-chair, Employment Task
Force
Remarks.....**Eleanor Holmes Norton**
Professor, Georgetown Law
Center

2:15-5:30 p.m.

ISSUES DISCUSSION SESSION III

EVENING ON YOUR OWN

WEDNESDAY, NOVEMBER 2, 1983

8:00-8:30 a.m.

COFFEE AND DANISH

8:30-9:45 a.m.

INFORMATION SESSION

Presiding.....**Senator Wilma C. Woodard**
"Woman As Consumers"
Introduction.....**Roger Sheats**
Chair, Business Development
Task Force
Remarks.....**Meredith Fernstrom**
Vice President, American
Express Company
(Sponsored by American Express Company)
Introduction.....**Edith Conrad**
Chair, Financial Security
Force
Remarks.....**Esther Peterson**
Consumer Advocate
Introduction.....**Dr. Katie Dorsett**
Vice-chair, Education Task
Force
Remarks.....**Marilyn Nelson**
Vice President, Carlson
Companies
(Sponsored by Carlson Companies)

10:00 a.m.-12:30 p.m.

ISSUES DISCUSSION SESSION IV

12:45-2:00 p.m.

LUNCHEON

Presiding.....**Senator Wilma C. Woodard**
Musical Performance.....**Eleanor Ward**
Soprano
Introduction of Speaker.....**Clara S. Cummings**
Remarks.....**Jane Bryant Quinn**
Economist, Newsweek
(Sponsored by Merrill Lynch, Pierce, Fenner and Sm
Closing Remarks.....**Jane Smith Patterson**
Senator Wilma C. Woodard

2:00 p.m.

ADJOURNMENT

Representative J. Allen Adams

APPENDIX H

'POVERTY HAS A WOMAN'S FACE'

"Poverty Has A Woman's Face," a 20-minute video documentary prepared for the Governor's Conference on Women and the Economy by WTVD Channel 11, examines what has been called the most compelling social fact of the decade: the "feminization of poverty."

The video aired on WTVD October 31-November 5, 1983 as a news series and was shown October 31, 1983, as an opening presentation to conferees at the conference. "Poverty Has A Woman's Face" examines the trends that women are becoming poorer faster than men. The program finds out "why" by exploring situations of women in the labor force, of single working women with dependent children, of housewives, of elderly women, and of welfare mothers. In addition, the program outlines some suggested solutions for addressing the problems of poor women and their families.

WTVD General Manager Paul Bures, at the urging of Community Relations Director Chrystle Swain, decided to produce "Poverty Has A Woman's Face" as a news/documentary and as a tribute to the work of the N. C. Assembly on Women and the Economy. WTVD sensed a strong need to educate citizens about an important, even alarming, situation.

WTVD has donated several video cassettes of the program for use by organizations who are interested in viewing the documentary.

The N. C. Council on the Status of Women is coordinating the loan of the video cassettes. Anyone who is interested can call 919-733-2455 or write N.C. Council on the Status of Women, 526 North Wilmington Street, Raleigh, N.C. 27604 for further information.

APPENDIX I

PARTICIPANTS OF THE GOVERNOR'S CONFERENCE ON WOMEN AND THE ECONOMY

Jean Abernethy	Nash
Ruth Ackermann	South Carolina
Katie Adams	Mecklenburg
Gina Constance Adams	Durham
Doris Addison	Wake
Frances Albertson	Buncombe
Dorothy Allen	Wake
Jan Allen	Orange
Joy Lynn Allen	Forsyth
Naomi F. Allen	Wake
Robin Allen	Nash
Diana Altman	Orange
Gayle Anderson	Forsyth
Shirley Anderson	Nash
Frances Andrews	Lee
Lucille Andrews	Catawba
Hilah W. Armstrong	Wake
Rita Arundell	Mecklenburg
Mary Alice Arvin	Wake
Pat Ashley	Mecklenburg
Alice Ashton	Wake
Jane Atkins	Wake
Lynda Audas	Wake
Levonder Avent	Nash
Margaret J. Bailey	Wake
Bonnie L. Baker	Wake
Layne Baker	Wake
Louise Baker	Orange
Dana Baldwin	Orange
Peggy Ball	Wake
Doris Barbee	Cabarrus
Martha Barbee	Orange
Phyllis Barbour	Gaston
Annette D. Barnes	Forsyth
Christine Barnes	Lenoir
Joan R. Baron	Wake
Barbara Baylor	Wake
Myra Beam	Mecklenburg
Caroline Becker	Orange
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Sarah Bell-Lucus	Durham
Victoria Bender	Wake
Rita Benedict	Wake
Barbara Bernath	Mecklenburg
Farley Bernholz	Wake
Betsy Bickel	Durham
Kathryn Blanton	Catawba

June Blotnick
 Lucy Bode
 Laurie Bondshu
 Donna Boone
 Martin Boone
 Barbara R. Boster
 Geena Bounsell
 Becky Bowden
 Martha Bowles
 Kathy Boyd
 Judi Bramlett
 Sarah Branch
 Helen Branford
 Geraldine Brasile
 Betty Braxton
 Deloris Breidall
 Gladys Britt
 Virginia Britton
 Charlotte Brody
 Ge Brogden
 John C. Brooks
 Nancy Brooks
 Libby Broome
 Anne Ruth Brown
 Deborah Brown
 Diane Brown
 Glenda Brown
 Jean Dennis Brown
 Lois Brown
 Maxine Brown
 Hazel Browning
 Anne Bryan
 Audrey B. Bryant
 Donna M. Bryant
 Kathy Bryant
 Kathy Buck
 Charlotte Buller
 Lubertha Bullock
 Terre Bullock
 Gladys W. Bunch
 Carol Bunn
 Paul Bures
 Paula Burger
 Janis Burke
 Althea A. Burt
 Dollie Burwell
 Harriet Caligan
 Juli Anne Callis
 Beth Campen
 Gwen Canady
 Priscilla Cantrell
 Camille Capucille
 Burnet Carlyse
 Marion Carpenter

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Judy Carsey	Catawba
Lani Cartier	Orange
Brenda N. Caudill	Guilford
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Gayle Christian	Wake
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Shirley Clayton	Lee
Flora Cobb	Wake
Betsy Cochrane	Davie
Joan Cockrell	Wake
Eloise Cofer	Wake
Hope F. Coffey	Wilkes
Jackie Cohen	Wake
Trish Cole	Wake
Carolyn Q. Coleman	Guilford
Mary T. Coleman	Guilford
May Coleman	Wake
Lorrie Constantinos	Wake
Frances Cooke	Wake
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Wilma Cosper	Jackson
Farrar Cottingham	Watauga
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Frances Cummings	Wake
Whitty Cunniggin	Forsyth
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Linda Rainey Cuthrell	Davie
Eleanor Dacus	Cumberland
Dewanda Dalrymple	Durham
Elizabeth Daly	Johnston
Grace Damon	Moore
Selena Daniel	Guilford
Jeannette Davies	Guilford
Christina Davis	Durham
Jane S. Davis	Durham
Marguerite Davis	Wake
Robin Davis	Wake
Janet DeCreny	Durham
Sue DeVries	Cumberland
Janet Dean	Wake
Jean Dean	Wake
Marcia Dean	Mecklenburg

Peggy Dearman	Orange
Dayna Deck	Durham
Sharon Allred Decker	Mecklenburg
Janet Dege	Wake
Frances Dellinger	Macon
Jeanne Deschenes	Nash
Caryl Dickens	Mecklenburg
Lois Dixon	Mecklenburg
Marian Dodd	Wake
Reecie Dolan	Wake
Cindi Dorman	Martin
Mabel J. Dorsey	Wake
Sue Douglas	Wake
Vicki Dowling	Jackson
Louise Downing	Pitt
Shelia Doxey	Currituck
Pamela B. Doyle	Wake
Joyce Draper	Mecklenburg
Jere Drummond	Mecklenburg
Bernadine Duncan	Wake
Phyllis Dunn	Wake
Doris Dworsky	Wake
Armenta Eaton	Franklin
Pamela Edd	Wake
Margaret Ellis	Wake
Nettie Ellis	Wake
Phebe Emmons	Wake
Dot Essick	Forsyth
Johanna L. Ettin	Forsyth
Ida Louise Evans	Orange
Stephanie Fanjul	Wake
Marie Faubert	Wake
Thelma Feaster	Guilford
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Kay Fields	Wake
Anne Fishburne	Johnston
Gayle Fitzgerald	Wake
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Sherrie Flynt	Guilford
Peggy Foden	Currituck
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Ruby Freeman	Wake
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 Katherine Harper
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Brenda Harris	Orange
Mary Harris	Orange
Renee Harris	Guilford
Nellie Harrison	Martin
Gayle Hartis	Burke
Ron Haskins	Orange
Evelyn Hatley	Stanly
Victoria Hauser	Wake
Gaye Havnaer	Montgomery
Rachel Havnaer	Montgomery
Ellen Haynes	Wake
Katy Haynes	Henderson
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Thomasine Hedgepeth	Durham
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Sara Hodgkins	Wake
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Jan Holland	Wake
Lydia H. Holley	Gates
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Sylvia Holmes	Lincoln
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Jane Hurst	Wake
Verla Insko	Orange
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Jacquelyn Jeffers	Guilford
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Marjorie Joiner	Wake
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Lois Jordan	Chowan
Sarah Jordan	Montgomery
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Jane Kanipe	Wake
Leah Karpen	Buncombe
Harriet Kavar	Bladen
Dot Kearns	Guilford
Cindy Keen	Wake
Vivian Keiser	Chatham
Margaret Keller	Wake
Patricia Keller	Cumberland
Susan Kelly	Wake
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Elizabeth King	Alamance
Vereda King	Guilford
Judith Lars Kirchman	Cumberland
Lauren Kirkpatrick	Wake
Mildred Knott	Granville
Frances Knox	Charlotte
Betty Ann Knudsen	Wake
Ellen Krebs	Macon
Lee Kurzweil	Moore
Pat Kyle	Mecklenburg
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Susan Hoke Lambeth	Orange
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Ruth Relos	Wake
Clyda Rent	Mecklenburg
Andi Reynolds	Wake
Betty Rhoades	Wake
Michelle Rich	Wake
Paula Richardson	Wake
Peggy Richmond	Orange
Margaret Riddle	Wake
Nellie Riley	Durham
Dot Roark	Cleveland
Fran Roberts	Buncombe
Glennie Roberts	Swain
Sara Robertson	Wake
Leah Robin	Macon
Sue Robinette	Wilson
Anetha Robinson	Cumberland
Wilma S. Robinson	Sampson
Cathy Roche	Mecklenburg
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Joeanne Rogers	Gaston
Mary Edith Rogers	Gaston
Mrs. J. L. Rogers	Durham

Patricia Rogers	Durham
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Sandra Sanchez	Wake
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Marilyn Sandorf	Wake
Millie Schechter	Wake
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Bonnie Schroeder	Orange
Helen Schultheis	Wake
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Janice Scott	Wake
Kay Scott	Wake
Janice Putnam Scroggs	Orange
Edith Seifert	Wake
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Cherry Sessoms	Wake
Terry Shank	Pitt
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Barbara Sharpe	Mecklenburg
Susan Shearin	Wake
Anne Sheffield	Mecklenburg
Pat Shell	Catawba
Penny Sheppard	Wake
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Marketa Sheriff	Forsyth
Jennie Sherrill	Mecklenburg
Kathy Shinkle	Mecklenburg
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Pat Siegel	Rutherford
Pam Silberman	Wake
Clova Simmons	Onslow
Martha Abshire Simmons	Buncombe
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Diane Simpson	Mecklenburg
Faye Singletary	Wake
Connie Slade	Hertford
Miriam K. Slifkin	Orange
Hazel Small	Gaston
Carol Smith	Guilford
Joyce Smith	Durham
Katherine W. Smith	Edgecombe
Marie Smith	Hertford
Mary Lou Smith	Wake
Ruth Smith	Forsyth
Laura Smith-Martin	Davie
Lisa Sorrels	Wake
Edna A. Spence	Wake
Carol Spruill	Wake

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 Cathy Stallings
 Tommy Stanton
 Ruth Starnes
 Alma Steele
 Barbara Steinbaugh
 Amanda Stevens
 Barrie Stokes
 Jeanette Stokes
 Jean Stone
 Sally Beth Stone
 Sandra Kay Strader
 Mary Strifert
 Linda Strother
 Sharon Stroud
 Artis Stukes
 Joe Sturdivant
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 Carolyn Summers
 Sheron Summer
 Judith Sutton
 Sawyer Swain
 Ruth Evans Sweeny
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 Eleanor Taylor
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 Miriam Templeton
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Ellen Voland
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Phyllis Yancey
Dorothy Yarborough
Betty Yelton
Joyce Young
Sue Young
Tanya Young
Tomi Young
Wanda Young
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Wake
Henderson
Dare
Guilford
Cumberland
Forsyth
Gaston

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